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# PERSUASIVE MESSAGE CONSTRUCTION IN SPAYLATER ADVERTISEMENTS ON SHOPEE INDONESIA'S YOUTUBE ACCOUNT

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## *ABSTRACT*

*Persuasive communication has become one of the main strategies used in digital advertising, particularly in promoting Buy Now Pay Later (BNPL) services through social media platforms. This study aims to analyze the construction of persuasive messages in SPayLater advertisements on Shopee Indonesia's YouTube account. The research employed a qualitative descriptive method using Klaus Krippendorff's content analysis approach. The object of this study consisted of seven SPayLater advertisement contents published between December 2024 and December 2025. Data were collected through observation and documentation techniques by analyzing narration, dialogue, slogans, visual displays, and persuasive elements contained in the advertisements. The findings reveal that SPayLater advertisements predominantly applied one-sided messages, anticlimax structures, and explicit conclusions to encourage immediate audience action. In terms of language style, the advertisements consistently used simple, concise, and repetitive persuasive language to strengthen audience understanding and message recall. Furthermore, reward appeals and motivational appeals were identified as the dominant persuasive strategies, while fear appeals were absent from the advertisements. The advertisements emphasized promotional benefits such as cashback, discounts, free shipping, and installment flexibility to create positive audience perceptions toward BNPL services. These findings indicate that SPayLater advertisements function not only as promotional media, but also as persuasive communication tools that normalize installment-based consumption within contemporary digital culture. This study contributes to digital communication research by providing a systematic analysis of persuasive message construction in BNPL advertising content on social media platforms.*

*Keywords: Persuasive Communication; Digital Advertising; SPayLater; Buy Now Pay Later; Content Analysis; YouTube*

## ABSTRAK

Komunikasi persuasif telah menjadi salah satu strategi utama yang digunakan dalam periklanan digital, khususnya dalam promosi layanan Buy Now Pay Later (BNPL) melalui platform media sosial. Penelitian ini bertujuan untuk menganalisis konstruksi pesan persuasif dalam iklan SPayLater pada akun YouTube Shopee Indonesia. Penelitian menggunakan metode deskriptif kualitatif dengan pendekatan analisis isi Klaus Krippendorff. Objek penelitian terdiri dari tujuh konten iklan SPayLater yang diunggah dalam periode Desember 2024 hingga Desember 2025. Data dikumpulkan melalui teknik observasi dan dokumentasi dengan menganalisis narasi, dialog, slogan, tampilan visual, serta unsur-unsur persuasif yang terdapat dalam iklan. Hasil penelitian menunjukkan bahwa iklan SPayLater didominasi oleh penggunaan *one-sided message*, struktur *anticlimax*, dan *explicit conclusion* yang bertujuan mendorong audiens untuk segera bertindak. Dari segi gaya bahasa, iklan secara konsisten menggunakan bahasa persuasif yang sederhana, singkat, jelas, dan repetitif untuk memperkuat pemahaman serta daya ingat audiens terhadap pesan. Selain itu, *reward appeals* dan *motivational appeals* menjadi daya tarik pesan yang paling dominan, sedangkan *fear appeals* tidak ditemukan dalam iklan yang dianalisis. Iklan lebih menekankan keuntungan promosi seperti cashback, diskon, gratis ongkir, dan fleksibilitas cicilan untuk membangun persepsi positif terhadap layanan BNPL. Temuan penelitian ini menunjukkan bahwa iklan SPayLater tidak hanya berfungsi sebagai media promosi, tetapi juga sebagai alat komunikasi persuasif yang menormalisasi konsumsi berbasis cicilan dalam budaya digital kontemporer. Penelitian ini memberikan kontribusi bagi kajian komunikasi digital melalui analisis sistematis mengenai konstruksi pesan persuasif dalam konten iklan BNPL di media sosial.

Kata Kunci: Komunikasi Persuasif; Iklan Digital; SPayLater; Buy Now Pay Later; Analisis Isi; YouTube.

## A. Introduction

The development of financial technology (fintech) has significantly transformed digital payment systems and consumer behavior in Indonesia. One of the rapidly growing fintech services is Buy Now Pay Later (BNPL), which allows consumers to purchase products instantly and pay in installments at a later time. The increasing use of BNPL services is supported by the expansion of e-commerce platforms, digital payment integration, and the growing preference for flexible and practical transaction systems among millennials and Generation Z (Pakpahan et al., 2022). In Indonesia, SPayLater owned by Shopee has become one of the most widely used BNPL services because it is directly integrated with the Shopee e-commerce platform and offers various promotional benefits such as installment plans, discounts, and free shipping (Inspirasi Shopee, 2025), (Hutahaean, 2025). However, behind the convenience offered, BNPL services also raise concerns regarding impulsive buying behavior, excessive debt, and the normalization of consumptive lifestyles (Pratika et al., 2021). In addition, hedonic motivation has also become one of the factors encouraging the use of pay later services because consumers tend to seek emotional satisfaction through shopping activities (Anggorowati, 2025).

Along with the rapid growth of digital transactions, social media platforms have become strategic channels for digital marketing communication. YouTube is currently one of the largest online video platforms in Indonesia and has a massive advertising reach, making it an effective medium for persuasive marketing communication (wearesocial.com, 2025). Through audiovisual content, advertisements are able to combine visual elements, narration, music, and emotional appeals to influence audience perceptions and purchasing decisions (Kalogiannidis et al., 2022). In this context, SPayLater advertisements on Shopee Indonesia's YouTube account are not only designed to introduce payment features, but also to construct the perception that BNPL services are easy, practical, profitable, and relevant to everyday consumer needs (Balqis et al., 2025).

Persuasive communication in advertising plays an important role in shaping audience attitudes, beliefs, and behavioral tendencies. Persuasive messages are generally arranged to influence audiences through message structure, language style, repetition, and emotional stimulation (Perloff, 2003). According to Kriyantono (2010, as cited in Santoso et al., 2021) persuasive messages can be analyzed through several aspects, including message sidedness, order of presentation, and conclusion drawing. In digital advertising, persuasive language is commonly delivered through simple, repetitive, and emotionally engaging messages to strengthen audience recall and encourage action (Nurhadi & Kurniawan, 2017). Furthermore, message appeals such as rational appeals, emotional appeals, reward appeals, and motivational appeals are often strategically used to increase audience interest and influence decision-making processes (Rakhmat, 2013).

Several previous studies have discussed persuasive communication in digital advertising and online lending services. Pradipta & Sukendro (2025) found that persuasive communication strategies in Adakami advertisements on YouTube effectively increased audience awareness and interest through emotional reinforcement and attractive visual presentation. Azzahra & A. (2023) revealed that exposure to SPayLater advertisements on

YouTube significantly influenced consumptive behavior among university students in Surabaya. Meanwhile, Balqis, Saefulloh, and Warto (2025) showed that Shopee PayLater advertisements normalize debt behavior and construct consumptive lifestyles through semiotic representations. Although previous studies have examined persuasive communication, advertising exposure, and consumptive ideology in BNPL advertisements, most studies focus on audience effects or semiotic interpretation. Research specifically examining how persuasive messages are systematically constructed within SPayLater advertising content on YouTube through message structure, message style, language, and message appeals remains limited.

Based on these conditions, this study aims to analyze how persuasive messages are constructed in SPayLater advertisements on Shopee Indonesia's YouTube account using Klaus Krippendorff's qualitative content analysis approach. This research is expected to provide novelty in the study of digital advertising communication by focusing on the construction of persuasive messages in BNPL advertising content on social media platforms.

## B. Method

This study employed a qualitative descriptive approach using Klaus Krippendorff's content analysis method to analyze the construction of persuasive messages in SPayLater advertisements on Shopee Indonesia's YouTube account. According to Krippendorff (2019), content analysis is a research technique used to make replicable and valid inferences from texts or communication content within their contexts. The research object consisted of seven SPayLater advertisement contents published between December 2024 and December 2025, selected based on their relevance to persuasive communication elements in Buy Now Pay Later (BNPL) promotions. The primary data source was obtained from audiovisual advertisement content, including narration, dialogue, slogans, text, and visual displays, while secondary data were collected from books, journal articles, and previous studies related to persuasive communication, digital advertising, and content analysis.

Data collection techniques were conducted through observation and documentation by repeatedly watching the advertisements, transcribing verbal messages, and identifying persuasive elements contained in the content. In line with Krippendorff's (2019) perspective, the analysis focused not only on explicit textual meanings but also on contextual interpretations embedded within audiovisual communication. The collected data were then classified and analyzed based on persuasive communication aspects, including message structure, message style and language, and message appeals using the frameworks proposed by Kriyantono (2010), Nurhadi and Kurniawan (2017), and Rakhmat (2013). Data analysis referred to Krippendorff's qualitative content analysis stages, namely selecting relevant content, categorizing persuasive communication elements, interpreting meanings within verbal and visual messages, and drawing conclusions regarding how SPayLater advertisements construct persuasive communication to shape audience perceptions toward BNPL services.

## C. Result and Discussion

### 1. Message Structure in SPayLater Advertisements

The findings of this study indicate that SPayLater advertisements on Shopee Indonesia's YouTube account predominantly applied a one-sided message strategy. The advertisements consistently highlighted positive aspects of the service, such as cashback offers, discounts, installment flexibility, free shipping, activation bonuses, and 0% installment programs, while completely avoiding discussions regarding debt risks, late payment consequences, interest accumulation, or the possibility of excessive consumer spending. This communication pattern suggests that the advertisements were intentionally designed to construct favorable audience perceptions toward Buy Now Pay Later (BNPL) services by presenting SPayLater as a practical, profitable, and low-risk financial solution for everyday shopping activities. According to Kriyantono (2010), one-sided messages are commonly used in persuasive communication because they emphasize supporting arguments that strengthen audience acceptance while minimizing opportunities for audiences to develop counterarguments or critical evaluations.

In the context of digital advertising, this strategy becomes highly effective because audiences are generally exposed to concise, fast-paced, and visually attractive promotional content within a limited duration (Perloff, 2003). The absence of balanced information regarding financial responsibility or potential debt-related consequences allows audiences to focus primarily on the immediate benefits offered by the service. As a result, the advertisements indirectly normalize installment-based transactions as ordinary and beneficial consumption practices within contemporary digital culture. This finding supports the argument of Balqis, Saefulloh, and Warto (2025), who stated that Shopee PayLater advertisements contribute to the normalization of consumptive lifestyles and debt culture through persuasive communication strategies.

Furthermore, the use of one-sided messages reflects a broader marketing strategy in digital consumer culture, where emotional attraction and instant gratification are prioritized over critical financial consideration. The emphasis on convenience, flexibility, and promotional rewards strengthens audience perceptions that BNPL services are not only practical but also essential for modern lifestyles. Therefore, the persuasive structure found in SPayLater advertisements demonstrates how digital advertising strategically constructs consumption-oriented meanings through selective message presentation and positive framing. These findings also reinforce Nurhadi and Kurniawan's (2017) perspective that persuasive messages in digital advertising become more effective when they are emotionally engaging, simple, and repeatedly delivered to audiences.


Figure 1. The Example of One-Sided Message That Appears

In addition, the advertisements consistently used an anticlimax message structure by placing the main promotional information at the beginning of the video. Important messages such as “Aktivasi SPayLater sekarang,” “Cicilan 0%,” and “Belanja sekarang bayar nanti” appeared within the first few seconds of the advertisement. This structure reflects an effort to immediately capture audience attention before viewers skip or ignore the advertisement. According to Kriyantono (2010), the order of message presentation plays an important role in persuasive communication because information delivered at the beginning is more likely to be remembered and accepted by audiences.

The use of anticlimax structures also demonstrates how persuasive communication is adapted to the fast-paced nature of digital audiences on platforms such as YouTube. By directly presenting promotional benefits at the opening of the advertisement, Shopee attempts to create instant audience interest and emotional engagement within a short viewing duration. This finding supports Perloff’s (2003) argument that persuasive communication is strategically arranged to influence audience attitudes and behavior through carefully structured messages. As a result, audiences are encouraged to focus on the practical and beneficial aspects of SPayLater services, which indirectly strengthens positive perceptions toward BNPL services in contemporary digital culture.


Figure 2. Anticlimax Message at The Beginning of Ads

The advertisements also ended with explicit conclusions through direct call-to-action statements encouraging audiences to activate and use SPayLater services immediately. According to Perloff (2003), persuasive communication is strategically arranged to influence audience attitudes and behavior through carefully structured messages. Therefore, the placement of promotional information at the beginning and end of the advertisement demonstrates a deliberate persuasive strategy aimed at maximizing audience response.

Figure 3. The Explicit Conclusion Message

Compared with previous studies, this research provides a more detailed explanation regarding how persuasive influence is constructed structurally within BNPL advertisements. Balqis, Saefulloh, and Warto (2025) emphasized the symbolic representation of consumptive culture in Shopee PayLater advertisements, while this study shows that persuasive influence is also strengthened through systematic message arrangement. The findings indicate that message structure plays an important role in shaping audience perceptions regarding the practicality and attractiveness of installment-based financial services.

**2. Message Style and Language in SPayLater Advertisements**

The analysis also reveals that SPayLater advertisements consistently employed simple, concise, and repetitive language patterns to strengthen audience understanding and message recall. Promotional phrases such as “Cicilan 0% bayar bulan depan,” “SPayLater lebih mudah,” and “Aktifkan sekarang” repeatedly appeared throughout the advertisements. The use of simple language makes financial service information easier to understand, especially for younger audiences who dominate digital platform users. This finding indicates that Shopee intentionally simplified financial terminology to make SPayLater appear practical, accessible, and beneficial for everyday shopping activities. According to Nurhadi and Kurniawan (2017), persuasive language becomes more effective when messages are emotionally engaging, easy to understand, and repeatedly delivered.

Besides verbal communication, the advertisements also combined persuasive language with attractive audiovisual elements such as upbeat background music, colorful visuals, dynamic editing, and celebrity endorsers. These elements created an entertaining atmosphere that strengthened audience engagement and emotional connection with the advertisement. The repetitive communication pattern identified in this study also reflects persuasive copywriting strategies based on the AIDA model, which aims to attract attention, generate interest, create desire, and encourage consumer action (Ramadhan, Anshori, & Fuadin, 2024). Furthermore, the repetitive use of promotional slogans indirectly contributes to the normalization of installment-based consumption by continuously framing SPayLater as a practical and profitable solution for modern digital lifestyles.


Figure 4. Jingle with Repetitive Message by The Brand Ambassador

Furthermore, the repetitive use of promotional slogans contributes to the normalization of installment-based consumption within digital culture. By continuously presenting SPayLater as an easy, practical, and profitable payment solution, the advertisements indirectly shape audience perceptions that installment transactions are normal and beneficial parts of modern lifestyles. The repetition of slogans through jingles delivered by brand ambassadors also strengthens audience recall and emotional attachment to the advertised service. According to Nurhadi and Kurniawan (2017), repetitive persuasive messages are more effective in influencing audiences because repeated exposure increases familiarity and message acceptance.

Figure 4 illustrates how repetitive slogans are consistently embedded within audiovisual elements such as music and celebrity appearances to create memorable advertising messages. This strategy reflects persuasive communication techniques that prioritize emotional engagement and entertainment value to maintain audience attention in digital media environments. Unlike previous studies that mainly focused on advertising effects or audience responses, this research specifically highlights how repetitive language strategies function as persuasive tools in constructing positive perceptions toward BNPL services and reinforcing the normalization of installment-based consumption in contemporary digital culture.

**3. Message Appeals in SPayLater Advertisements**

The dominant persuasive appeals identified in the advertisements were reward appeals and motivational appeals. Reward appeals appeared through the offering of discounts, cashback, vouchers, free shipping, and activation bonuses intended to attract audience attention and encourage immediate use of SPayLater services. These promotional incentives were consistently emphasized throughout the advertisements, indicating that Shopee relied heavily on material benefits to persuade audiences. According to Rakhmat (2013), reward appeals are commonly used in persuasive communication because they stimulate audience interest by promising direct advantages or satisfaction.

Motivational appeals were also strongly present in the advertisements. SPayLater was framed as a practical, flexible, and beneficial solution for modern lifestyles, particularly for consumers who prioritize convenience and efficiency in online shopping. The advertisements portrayed installment-based transactions as simple and stress-free activities that allow consumers to fulfill their needs without immediate financial burden. This motivational framing aligns with the characteristics of digital consumer culture, where convenience and instant access are highly valued.

In addition to reward and motivational appeals, emotional appeals were identified through entertaining narratives, cheerful music, relatable situations, and celebrity appearances. These emotional elements created positive feelings and strengthened audience attachment to the advertised service. However, fear appeals were entirely absent from the analyzed advertisements. None of the advertisements included cautionary messages regarding debt risks, financial responsibility, or the consequences of excessive installment use. This finding suggests that Shopee intentionally avoided negative persuasive strategies in order to maintain a positive and enjoyable brand image.

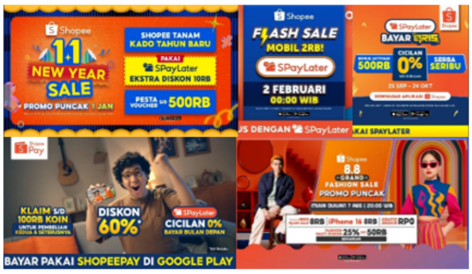


Figure 5. The Implementation of Reward Appeals

The absence of fear appeals is significant because financial service advertisements commonly include warning messages or educational information regarding responsible financial behavior and the risks of debt usage. In contrast, SPayLater advertisements focused exclusively on positive experiences, convenience, and promotional benefits without presenting potential financial consequences. Figure 5 demonstrates how reward appeals were consistently implemented through cashback offers, discounts, vouchers, free shipping, and activation bonuses to attract audience attention and encourage immediate service usage. According to Rakhmat (2013), reward appeals are effective persuasive strategies because they stimulate audience interest by emphasizing direct benefits and satisfaction.

These findings strengthen the argument of Azzahra and A. (2024), who found that exposure to SPayLater advertisements significantly influences consumptive behavior among university students. Furthermore, this study confirms the findings of Balqis, Saefulloh, and Warto (2025) that BNPL advertisements contribute to the normalization of consumptive lifestyles through persuasive communication strategies emphasizing rewards and convenience. The dominance of positive appeals in SPayLater advertisements indicates that persuasive communication in BNPL marketing is strategically designed to construct favorable perceptions toward installment-based consumption within contemporary digital culture.

**4. Persuasive Communication and BNPL Normalization**

Overall, this study demonstrates that SPayLater advertisements function not only as promotional media but also as persuasive communication tools that shape audience perceptions toward Buy Now Pay Later services. Through one-sided messages, simplified language, repetitive communication patterns, and rewardoriented appeals, SPayLater is constructed as an easy, practical, and profitable financial solution for digital consumers. The advertisements consistently portray installment-based transactions as normal, convenient, and beneficial activities integrated into everyday digital lifestyles.

The findings also indicate that persuasive communication in digital advertising plays a significant role in influencing audience attitudes and behavioral tendencies toward financial technology services. By repeatedly emphasizing convenience, flexibility, and promotional benefits, SPayLater advertisements indirectly encourage audiences to view installment-based consumption as an acceptable and desirable practice. This phenomenon reflects broader changes in consumer culture within the digital economy, where financial technology services increasingly shape purchasing behavior and lifestyle preferences.

Compared with previous studies that focused mainly on audience effects or semiotic interpretation, this research offers a more systematic analysis of persuasive message construction using Klaus Krippendorff's qualitative content analysis approach (Krippendorff, 2019). The study contributes to communication and advertising research by demonstrating how message structure, language style, and persuasive appeals work together to strengthen the promotional effectiveness of BNPL advertisements. Therefore, this research provides a deeper understanding of how persuasive communication strategies are utilized in digital advertising to normalize installment-based consumption within contemporary society.

## D. Conclusion

This study concludes that SPayLater advertisements on Shopee Indonesia's YouTube account construct persuasive communication through message structure, language style, and message appeals. The advertisements predominantly used one-sided messages, anticlimax structures, and explicit conclusions to encourage immediate audience action. In addition, simple, concise, and repetitive language combined with attractive audiovisual elements strengthened audience recall and engagement. Reward appeals and motivational appeals were identified as the dominant persuasive strategies, while fear appeals were absent from the advertisements.

These findings indicate that SPayLater advertisements not only function as promotional media but also contribute to the normalization of installment-based consumption within contemporary digital culture. This study contributes to digital communication research by providing a systematic analysis of persuasive message construction in BNPL advertising content using Klaus Krippendorff's qualitative content analysis approach.

For future research, it is recommended to use other approaches such as discourse analysis, audience reception, or media effects studies to examine audience responses toward BNPL advertisements. Future studies may also analyze other social media platforms to compare persuasive communication strategies across digital media. Practically, this study encourages audiences to be more aware of the risks of digital financial services and encourages marketing practitioners to provide more balanced and transparent information regarding BNPL services.

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