

## **Visual Persuasion on Credit Card Advertisements**

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### **Abstract**

Credit cards are considered as a means to realize the dream and desire for goods or celebrations that are secondary and even tertiary needs, otherwise the user have to pay cash. Various bank offer credit cards to their customers, one of the ways is through the print media. Visual persuasion with regard to viewer's insight. How visual persuasion used to lure bank customers to have and use a credit card. Through observations and comparisons between credit cards advertisements issued by three major banks, Mandiri, BNI and BCA, and use four stages of visual analysis and matrix analysis, showed a trend of visual, style and persuasion messages used by each credit card advertisement. All three banks use visualization through emotional approach, lifestyle and social status of the upper class people. Female figure, family were used as the model in credit card advertisements. The techniques of delivering messages and persuasion techniques as result of this research can be used in advertising design to persuade the audience.

**Keywords :** credit card advertisements, visual persuasion

### **1. Introduction**

Fulfillment of shopping lifestyle, must be followed by financial capability. Of course, it takes money as means of payment. But with the development of technology, money is not the only means of payment in the shop, but with a credit card, cash function can be replaced. The interesting thing about credit cards is its role as an object that is able to realize dreams and desires of its users. If we want a certain item, but had no cash, we can use a credit card to buy the item. But the problem changes with future payment installments. The more quotes given by a credit card, the wider 'dreams' that can be realized. Incessantly, some banks market credit cards, forcing ads to play a role in the process of competition. Advertising becomes a persuasive sales message to potential buyers with the most potential on the product or service. Advertisements are made to influence the consumer in terms of feelings, attitudes, beliefs, and form the image associated with a product or brand. The goal is to influence consumer behavior in selecting and purchasing a product or service. With the promotion of the parties made in the bank's credit card product marketing, visual persuasion strategy becomes important. In advertising there are signs, symbols, meanings which are displayed by visualization. They are viewed and digested by the audience to influence audience perception.

All forms of credit card advertising from various banks have in things common such as theme, visual, and media used in advertising. Messages can be seen from the visual appearance of the images in the form of signs, which represent the meaning, and the message can be conveyed by means of persuasion that are being used. By looking at examples of some of the credit card advertisement from three different banks, tendency messages will be seen. From the trend of the visual signs, meanings and messages, we will be able to know which visual persuasion that is used in advertising credit cards from three different banks. The research

question is how the delivery of the message and methods of persuasion in advertising BNI, Bank Mandiri, and Bank BCA credit cards.

## **2. Theoretical reviews**

Companies that want to maintain the profit level, then they should carry out advertising activities adequately and continuously (Jeffkins, 1995: 3). Advertising has not only been in terms of marketing, but further it can also talk about the brand of a product or service. Advertising messages are the most persuasive sales that are directed to prospective buyers with the most potential on a particular product or service. There are important elements in the definition, they are advertising creativity, power of persuasion and the use of media as possible. (Jeffkins, 1995: 5). Shimp said, advertising is the executor of a variety of communication functions, while the function is: 1) Informing. Make consumers aware of those brands, educate them about the features and benefits as well as the creation of a positive brand image. 2) Persuading. Entice customers to try the product or service being advertised. Products or services offered are not only products of primary needs, but more often to the secondary needs. 3) Reminding. Keep the company's brand fresh in the minds of consumers and foster consumer interest on existing brands. 4) Adding Value. Adding value to influence consumer perceptions. 5) Assisting. Accompanying the process of marketing, and sales representatives (Shimp 2001: 357-361).

Illustrations and models. First time seeing an advertisement, people see the illustrations, then the headline, body copy, and so on. Illustration carries great responsibility in the success of an ad. According to Bovee and Arens, there are functions that use illustration 1) Capture the attention of readers. 2) Identify the subject of advertising. 3) Stimulate the interest to read the headlines 4) Create the impression of a product or advertisement. 5) Clarify the claims made in the copy / manuscript. 6) Help to convince the reader above to copy / script made 7) Show the uniqueness of the product or service being offered. 8) Provide continuity of all the advertising message (Bovee & Arens, 1991: 293). Illustration of a link between the content and form of advertising. Illustration is not only to attract attention but should also be able to divert and direct the reader to other advertising elements. In addition, the illustration should be able to create an atmosphere of theme. For some cases, advertising illustrations use a model for the ads, or commercials, in this case called by the term Models (Santosa, 2002: 105).

## **3. Materials and Methods**

Through literature data search, using the literature through books related to the issues to be investigated. The study of literature that will be used are the theory of persuasive messages, communication science theory, the theory of advertising and creative strategy. The interview, conducted by related parties of the object to be studied. Interviews will be conducted by the card customer service from different banks, the card users and the advertising practitioner in this case are the creative director as a resource for supporting research. Type of interview is the interview in depth interviewing, interview emphasis on open-ended questions and lead to the depth of information, which is done with no formal structured way, in order to explore the views of the subject under study about a lot of things that are useful as a basis for extracting information (Sutopo; 2002: 59). Interview with the bank has the objective to determine the direction of policy and credit card marketing strategy. Observations, performed by observing the recorded image, in this case in the form of printing media advertisements credit card from Bank BNI, Bank Mandiri,

and Bank BCA. Analysis using juxtaposition techniques. This method is used to look at not only one object under study, but also look at objects that are similar to get the final conclusion (Leeuwen & Jewit, 2001: 51). The approach used is a semiotic approach to visual signs and their meanings, advertising theory to see the anatomy, types and display advertising, and there are theories regarding the delivery of the message to know the techniques and styles used in advertising messages, and the psychology of persuasion to know the methods used in advertising in persuading the audience.

BNI Credit Card Advertisements, Balance Transfer shopping version. Message style used is slice of life style, representation of a woman object is a picture of a lifestyle which says that spending is important and favored by women. BNI credit card spending can realize the needs of its users, especially women. Lifestyle, objects with many shopping bag, shows a woman shopping lifestyle. BNI credit cards are able to realize. Mood/Image, gestures and big smiles from the women is a state of satisfaction and excitement when shopping. BNI credit cards can provide satisfaction and excitement in the shop, and private symbols, women object with a series of results of groceries, especially fashion. BNI credit card is suitable to be used by women who like to shop. Methods of persuasion using the association method, using the shopping trend women as attention getter, methods of pay off the idea, give SOGO shopping vouchers and free first month dues, and methods of icing devices, using the approach to women's shopping lifestyle.

BNI Credit Card Advertisements, Balance Transfer holiday version. Message style used is slice of life, with photographing a family moment enjoying a holiday, as an ideal requirement for each family. Lifestyle, family object who enjoy holiday with European-style building background, depicts a family holiday, especially abroad, is a way of life for certain circles. Mood / Image, expression character's mother and two children, is an expression of pleasure and excitement when on vacation, and private symbols, such as background building architecture makes a character a symbol of Europe. Methods of persuasion using the association, using the new year event is synonymous with the holiday. Method of pay-off idea, mild interest for year-end holidays. Methods of icing devices, using the approach of the holiday as one of the recreational needs of the family.

Powerbill grandprize Mandiri credit card advertisement. Message style used is slice of life style, object women and Mercedes-Benz car. This car are not only transportation needs, but also the need for status, prestige, and luxury for the upper class image. Mandiri Credit Card is able to make it happen by making the lottery with gifts of Mercedes-Benz luxury cars. Lifestyle, Mercedes-Benz is a representation of a luxurious lifestyle of the upper class. with Mandiri credit card indirectly gives an upper class lifestyle, Mood/Image, expression of women who hold car keys describe a pride of owning a Mercedes-Benz car. Mandiri credit cards can make you proud to own a car, Mercedes-Benz, and private symbols, as the woman who holds the key expressions describe a pride of owning a car Mercedes-Benz. Mandiri credit cards are able to make you proud to own a luxury car. Method of persuasion used methods pay off the idea, grand prize luxury cars Mercedes-Benz C 240, and the method of icing device, using a pride and luxury if getting car.

Cash Mandiri credit card advertisement style message that is used is a slice of life style, visual object representing secondary needs of the middle and upper class, fantasy, objects that appear can be assumed as a delusion or hope, that by using a credit card Mandiri, users can enjoy

the cash to vacation anywhere, can renovate the house becomes better, travel to anywhere, and designed a luxurious wedding, and private symbols, objects forming the character of a need beyond the primary needs, and Mandiri Credit Card can provide cash in order to enjoy the extra needs. Method of persuasion used methods pay off the idea (an interest of 1.5% per month), and the method of icing devices, using need for holidays, travel, home renovation, wedding if required cash in the deal.

BCA credit card advertisements, Pay One For Two. Style is style messages used lifestyle, tickets to watch at Cineplex meruoakan upper middle class lifestyle for watching movies. Mood / Image, ticket objects, cards, and popcorn make an impression exciting and fun when watching in the 21st Cineplex Cineplex Not just yet also in other places such as Q Billiard, Spincity. Tamani Cafe and Crystal jade La Mian Xiao Long Bao, Yan Lam & Shanghai Cuisine Kitchen, and private symbols, 21 Cineplex ticket objects and other identities, create a character that BCA credit card is a credit card that is suitable for users who like the upper class entertainment, sports and dining in the restaurant or café. Method of persuasion used methods pay off the idea, just pay the ticket to purchase 2 movie tickets at Cineplex 21. And there are other deals in places different. Method of icing devices, using entertainment to watch movies as a necessity, and use the cineplex 21 as the need for lifestyles in finding entertainment.

BCA credit card advertisements, Offers Fantastic style message that is used is the style of Lifestyle, identities Starbucks, Cineplex 21, Q Billiard and Spincity, Tamani Cafe, Haagen Dazs, Celebrity Fitness and Crystal Jade Group Indonesia is a representation of the lifestyle of upper middle. Mood/ Image, the identities of social status among the impressions coming up, and private symbols show credit card accepted at the BCA credit card has a high social status. Method of persuasion used pay off the idea, favorable offer in Cineplex 21, Q Billiard and Spincity, Tamani Cafe, Haagen Dazs, Celebrity Fitness and Crystal Jade Group Indonesia. Method of icing devices, recognition of status and lifestyle needs of the middle class is above.



**Figure 1.** Credit Card Advertisements (Riskavirwan, 2007:67)

**4. Result**

BNI Credit Card Advertisements. Visual tendencies that appear many women use the object, and the family as an addvertisement’s model. Signs used by BNI credit card ads related to women and family life. There is also a sign that is associated with happiness and compassion. In

terms of advertising all ads talk about the advantages and facilities as well as featuring product satisfaction, fun atmosphere and excitement. In terms of the message using the approach of the needs, lifestyle, enjoyment, fashion, and recreation. Methods of persuasion using trends shopping, leisure trends, the reward system, the atmosphere of joy, comfort and harmony.

Bank Mandiri Credit Card Advertisements. The tendency of visual objects that appear many women use as talent. In addition there is also a female object object young people special products Mandiri Everyday Card, the child and the object image which has the exclusive on some ads. Mandiri credit card ads from the visual side using photographic techniques for advertising illustration. Signs used by the credit card ads Mandiri associated with luxury, entertainment, beyond the needs of primary needs, and the lives of young people. In terms of advertising all ads talk about the advantages and facilities as well as featuring product satisfaction, fun atmosphere and excitement. In terms of the message using the approach of the needs, lifestyle, and entertainment. Method of persuasion used worldwide trend of entertainment, luxury, and lifestyle needs.

BCA Credit Card Advertisements. The tendency of many emerging visual objects using the object and the logos of products or services intended for the upscale segment. BCA credit card from the visual side using photographic techniques for advertising illustration. Signs used by the credit card ads BCA associated with luxury, lifestyle, social status, and identity for the upper classes. All BCA advertisements talking about the advantages and facilities of products, as well as the approach will need lifestyle and social status. Methods of persuasion using offers and product excellence, and put the image of a product or service. BCA credit card ads focus on the sociological side.

## **5. Conclusions**

Advertisements visual tendencies that appear in every bank credit cards differ from one another. BNI credit card ads appear likely to use visual objects and family woman. The theme used is also not far from the object of shopping, leisure and home atmosphere. In each ad BNI also contained distinctive visual elements form a rectangular object on the top right (blue and orange) as a place for headlines and bodytext and there is always a certification seal on products BNI credit card. Mandiri VISA credit card advertisements, visual objects tend to use the models that tends adults aged. But specifically the trend can not be seen, because the object of adjusting the theme of the advertisement is quite diverse. But there is a visual element that is distinctive blue rectangular object on the top right placement as a bank logo, slogan and name Mandiri credit card promotional programs. Visual Mandiri Card for Everyday objects tend to use young children. For BCA credit card advertisements which appears likely to use visual and borrow the image of a company that has a product or service image of exclusivity and luxury. In addition, the advertisements always display objects that appear rewards or facility if using BCA credit card. Distinctive visual elements on the BCA credit card advertisements found on the bottom of the field in the form of a rectangular object as a slogan and logo of Bank BCA.

In persuading consumers, credit card advertisement of the three banks are equally convey the advantages as well as gifts that would be obtained if the transaction using a credit card. In some cases there are also different methods. Methods of persuasion in advertising BNI credit card using the approach needs and trends for women and families. Bank Mandiri credit card commercial use will approach the luxury and lifestyle among young adults and children, while

the BCA credit card advertisements using imagery lifestyle among the top in persuading prospective customers.

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