

THE EFFECT OF ONLINE BANNER DESIGN WITHIN INSTAGRAM TO THE PURCHASE INTENTION OF CONSUMERS

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PAPER INFO	ABSTRACT
Received: March 2023 Revised: March 2023 Approved: March 2023	Background: Indonesia is infected with COVID-19 in late 2019. Due of the virus's spreading nature, people are likely to reduce direct social interaction and purchase goods, items, and daily requirements online via social media, E-commerce, and Mobile Apps. While the prospect of a global pandemic is horrifying, it may be a chance for businesses to entice customers with visual banner ads on platforms like Instagram. Aim: The purpose of the following paper is to discuss the significance of the utilization of visual design (Online Banners), in addition to the significance of some other aspects, such as the credibility of the advertisement, the message appeal, and the interactivity within the context of online banner design, in terms of shaping and convincing the user's or consumer's intention to make a purchase during an online transaction. Method: The researchers used the quantitative approach. The respondents will be divided into one of four categories using probability sampling. Findings: Customers' purchase intentions on Instagram, one of the most popular social media platforms, are directly impacted by Online Advertising Visual Design. This is discovered through the mediation of Attitude Towards Advertising, which is an important aspect of advertising.
KEYWORDS	<i>visual communication design, social media, Instagram, purchase intention</i>
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INTRODUCTION

The pandemic had a significant impact on a range of business sectors. As a direct result, a big number of businesses not only suffered significant financial losses, but were also forced to lay off a sizeable number of staff. As a result, many parties' perspectives on producing and spending money evolved from environments typified by physical retail and storefronts to those characterized by internet shopping (Mehta, 2020). This transition from offline to online activity has pushed many industries, including the food and beverage industry (Including newly established businesses), to utilize online platforms to deliver menus to customers at their own convenience rather than serving customers in their own restaurants or cafes. In order to accomplish this, they collaborate with platforms such as Gojek and Grab, among others, for their delivery service. In addition to this, and in parallel, they would also leverage social media as a platform to increase brand awareness and attract consumers going forward.

According to a market insight report created by a recent Indonesian freelance company called "Sampangan," the most critical consumables to prioritize during the COVID 19 outbreak were food, medicines and vitamins, body care goods, oral care products, and hair care products (Adani, 2020). According to a survey by the Indonesian National Bank Institution, Bank Indonesia, the use of debit cards remained one of the most prevalent methods of payment at roughly 55% as of the middle of 2019. In the interim, 38 alternative electronic wallet systems

have been developed in Indonesia in 2018, and this number will rise to 41 by February 2020. In addition, as of January 2020, the total number of transactions utilizing electronic wallets and electronic money increased by up to 173% compared to the previous years (Oxford Business Group, 2020). As a result of the following phenomenon, which was indicated in the preceding paragraph, technology companies and startup enterprises in Indonesia relentlessly employ promotions, the majority of which are carried out online. This is done since it is not anticipated that the COVID-19 epidemic will end very soon (Wibowo, 2020). In recent years, it has become common knowledge that there are a vast number of online promotional strategies available. These tactics include search engine optimization (SEO), search engine marketing (SEM), adverts on Facebook, YouTube, Instagram, and other social media platforms, as well as email subscriptions. Google, Facebook, and Instagram offer Online Banners in many of these tactics. Like any online banners, these banners will attract customers. This paper discusses and emphasizes the importance of visual design (Online banners) on shaping and persuading, assuming the mediating role of attitude toward advertisement between perceived advertisement credibility, message appeal, interactivity, online advertisement visual design, and user's online purchase intentions in the context of Instagram, one of many popular social media platforms.

According to Fanoberova and Kuczkowska (2016), Perceived Advertisement Credibility (PAC) in the context of the Internet focuses mostly on the product-related information being promoted or advertised to users or consumers, as opposed to the firm and/or entity that possesses credibility. According to the Utility theory, a person's likelihood of having a purchase intention will increase if he or she receives a better ratio of benefits to price (Thaler, 1983). In this instance, a previous study suggests that perceived advertising increases online purchase intent if advertisers/businesses stress the worth of things within an offer (online advertisement). The positive link between Perceived Advertisement Credibility (PAC) and Online Purchase Intention (OPI) is further supported by Chih-Chung et al.'s (2012) study, which shows that leveraging a spokesperson's credibility has a positive influence on consumers' attitudes about commercials. It may be argued that the credibility of an advertisement effects the consumer's attitude toward advertisements, which in turn influences the consumer's purchase intent.

In ads, numerous forms of appeals may be employed, including sexual appeals, humorous appeals, fear appeals, emotional appeals, rational arguments, and scarcity appeals (Gayatri, 2008). For the purpose of the following case study, which was conducted specifically for this research paper, all of these advertising or message appeals will be merged into one category, namely message appeal, as advertisers and designers will manipulate these categories to reach consumers and persuade them. This is due to the fact that the COVID-19 pandemic will resonate differently with the various types of consumers (Amandeep et al, 2017). Thus, the following factors would cause them to materialize: The message appeal of the commercials would influence the user's attitude toward advertisements for the following reason (Busen et al., 2016).

When discussing communication and the media, the term "interaction" can also refer to the process that takes place between a medium's message and the audience or receiver of that message (Ahmed, 2018). Nonetheless, research on social media might not make use of the idea of conversation between new forms of media. In the context of social media and other media transformed by technological advancements in recent years, Ahmed (2018) defines interactivity as the user's response or initiative to the sender's message or offer. The consumer's

intention to make a purchase could be swayed as a result of these contacts with the sender. Alnsour (2018) has used a methodology that is analogous to this in his research on social media. So, there is a clear connection between the attitudes of users toward advertisements and banners and the level of engagement.

According to Hayes (2022) of Investopedia, an Online Advertising Banner Design (OAVD) is a type of online advertisement that uses visuals rather than text to attract attention to a product or campaign on the internet or social media. This can be accomplished with a banner design. Several companies employ Google Display Network Services (Conti et al., 2015) and Facebook Advertisements (Curran et al., 2011) alongside analytics to determine banner impressions, CTR, and E.T.C. In addition, analytics track the effectiveness of banners. Notably, the term "banner" can also refer to social media platforms like Instagram, Pinterest, and Facebook. These are locations where businesses or advertisers employ graphics (particularly Instagram and Pinterest, as well as other media such as YouTube) to influence consumers' purchasing intentions (Alnsour, 2018). Content marketing comprises the graphic designs that businesses employ on social media platforms in the hope that consumers will find them useful. As a result, Online Advertising Banner Design (OAVD) has a positive effect on people's buy intentions when they interact with the "banner/ad" on the social media timeline.

An individual's attitude about something can be influenced by a variety of factors, including the content of advertising, how trendy it is, how interactive it is, and even their feelings, such as rage (Firat, 2019). Other stimuli have the potential to influence the attitudes and behaviors of customers in response to advertising. Altering user behavior and advertising attitudes through the use of other broad sensory spectrums. Zhu et al. (2020) described all of this information in a previous publication. According to the SIP Theory developed by Salancik and Pfeffer (1978), an individual's or group's perception, attitudes, and behaviors can be influenced by their social surroundings as well as their expectations. The perceived legitimacy of advertisements, the message's attractiveness, the level of engagement, the aesthetic design of online advertisements, and the social impact all have an effect on the intention to make a purchase online. According to Rethans et al. (1986), the audience's awareness, the length of the advertisement, and the number of repeats in television advertising all effect buy intention. However, the researcher found that some points are still missing from the research mentioned such as how the advertisements' credibility plays a role in customers' purchase intention, the copywriting, and the interaction between customers and content providers. The gaps pitted the researcher's curiosity which encouraged the emergence of the current study.

The purpose of the following paper is to discuss the significance of the utilization of visual design (Online Banners), in addition to the significance of some other aspects, such as the credibility of the advertisement, the message appeal, and the interactivity within the context of online banner design, in terms of shaping and convincing the user's or consumer's intention to make a purchase during an online transaction.

METHOD

For the purpose of the study, respondents were divided into one of four categories using probability sampling. These categories will be based on the mobile shopping platforms they use during the COVID 19 pandemic and are Gopay, OVO, Gopay + OVO (using both platforms), and "other." The correspondents may determine the existence of additional

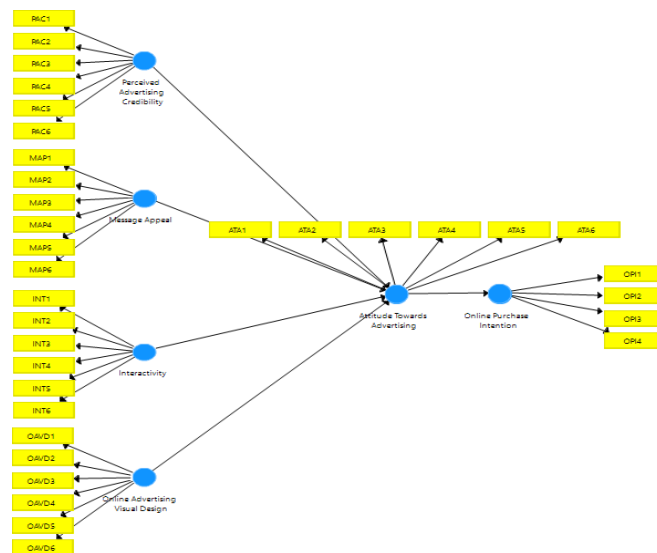
significant payment platforms using digital wallets. The banner designs from well-known social media accounts, such as Gojek's Gopay and OVO/Grab, were blended into the examples that were supplied to the correspondents as an illustration of the type of campaign or promotion that was being offered. As the inhabitants of Jakarta, Indonesia, who were subscribed to and/or utilize the stated brands and/or similar platforms with similar functionality and service are the key demographic of interest in this study, Google surveys were delivered to respondents in both English and Bahasa Indonesia. The purpose of each survey is to collect information on a different aspect of the overall research design. The statements made in the survey were evaluated with the help of a Likert scale that went from strongly disagreeing with them to strongly agreeing with them. The indicators of the model were rated on this scale. PLS-SEM is employed in the creation of statistical models that make use of reasoning because it gives more accurate forecasts than alternative methods. The PLS-SEM model is a variance-based model, and in order to select model parameters, this model makes use of the total variance that is associated with the model (Hair et al., 2018).

Proposed Measures and PLS-SEM Model

Table 1. Variable Dimensions and Scales

Variables	Dimensions/Scale Items	Source
PAC	Ad Credibility & Advertiser's Credibility	(MacKenzie & Lutz, 1989)
	1) Convincing/ Unconvincing;	
	2) Believable/ Unbelievable;	
	3) Biased/Unbiased;	
	4) Strongly Disagree/Strongly Agree	
MAP	Emotional Appeal & Rational Appeal (Strongly Disagree/ Strongly Agree)	(Sheinin et al., 2011)
INT	Strongly Disagree/Strongly Agree	(McMahan et al., 2009)
OAVD	Engagement With Ad & Persuasiveness of the Ad (Strongly Disagree/Strongly Agree)	(Haws et al., 2009)
ATA	Attitude Toward Ads (Overall) (Strongly Disagree/ Strongly Agree)	(Kim et al., 2009; Lee & Mason, 1999)
OPI	Purchase Intention on The Website/Platform (Strongly Disagree/ Strongly Agree)	(Kim et al., 2009)

The SEM modelling was made by using SmartPLS, and it is depicted as follows (Image 2). This modelling was based on the proposed measures and questionnaires or surveys that were given (Table 2). along with the correlation between variables that were specified for the theoretical framework of the research and recommended indicator items like PAC, MAP, INT, OAVD, ATA, and OPI that were mentioned on the table that was previously discussed.



Picture 1. SEM Modelling with Respective Items of Each Variables Using SmartPLS

RESULTS AND DISCUSSION

The pre-test assessed the reliability and validity of the indicator item assessments for each variable, which were created for this study. A 36-statement survey with all planned indicators and recommended stimuli (Instagram posts from two IT companies, OVO and Go pay), separated into sections. 31 correspondents were given PAC with 6 item indications, MAP with 6, INT with 6, OAVD with 6, ATA with 4, and OPI with 4 throughout the initial part of the investigation. The pre-test reliability and validity are assessed using Cronbach Alpha (CA) of 0.7 and above for minimum Alpha (Nunnally, 1978), Critical Ratio (CR) and Loading Factor of 0.7 and above for reliability and validity, respectively (Hulland, 1999; Truong & McColl, 2011), and Average Variance Extracted (AVE) of 0.7 and above for validity and an acceptable value.

Applying the standards in the previous paragraph and the survey findings from all 31 respondents, certain indicator items of the suggested variables were removed since they did not significantly contribute to or affect the proposed theory. For the following reason Items within Perceived Advertising Credibility (PAC1, PAC6), Message Appeal (MAP1, MAP5), Interactivity (INT4), Online Advertisement Visual Design (OAVD1, OAVD6), and Attitude Towards Adverts (ATA1, ATA6) were removed because their construct reliability and validity did not meet the minimum value required for the research.

Table 2. Construct Reliability and Validity Result Generated Using SmartPLS

	Cronbach's Alpha	Rho_A	Composite Reliability	AVE
Attitude Towards Adverts	0,623	0,768	0,630	0,391
Interactivity	0,851	0,882	0,890	0,579
Message Appeal	0,848	0,884	0,889	0,578
Online Advertisement Visual Design	0,801	0,798	0,858	0,504
Online Purchase Intention	0,843	0,845	0,894	0,679

Perceived Credibility	Advertising	0,851	0,902	0,873	0,535
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Reliability and Validity

The examination was then conducted utilizing the revised Indicator items for each variable, in accordance with the provided theoretical framework for this study. There are currently four indicator items for variables including Perceived Advertising Credibility (PAC), Message Appeal (MAP), Interactivity (INT), and Online Advertisement Visual Design (OAVD). Inaccurate entries have been eliminated. However, despite the fact that three indicator items for Attitude towards Advertising (ATA) were eliminated due to inaccuracy, Online Purchase Intention (OPI) was not in any way impacted. The loading factor of every indicator item from each variable is highlighted in green (Image 4), which should suggest that the data is accurate because the optimal outcome would be based on the value 0.7, which each item exceeds, indicating that the data is valid (Hulland, 1999; Truong & McColl, 2011). In addition, the AVE that was earlier mentioned in relation to the value 0.5 is still regarded as satisfactory, however a value of 0.7 or more indicates and could be considered an excellent outcome, thus in other words it is accepted (Alarcón & Sánchez, 2015).

Table 3. Construct Reliability and Validity Result Generated Using SmartPLS After Update

	Cronbach's Alpha	Rho_A	Composite Reliability	AVE
Attitude Towards Adverts	0,795	0,801	0,881	0,712
Interactivity	0,863	0,923	0,904	0,704
Message Appeal	0,877	0,909	0,914	0,729
Online Advertisement Visual Design	0,799	0,813	0,868	0,623
Online Purchase Intention	0,843	0,847	0,894	0,679
Perceived Advertising Credibility	0,773	0,845	0,850	0,588

For the following research, bootstrapping within the SmartPLS application for windows is used to analyze the overall relationship of the proposed research framework/model as a result the table is produced.

Table 4. Variable Hypothesis Testing Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P Values
PAC > OPI	0.145	0.165	0.107	1.353	0.177
PAC > ATA	0.267	0.291	0.175	1.531	0.126
OAVD > OPI	0.229	0.234	0.122	1.878	0.061
OAVD > ATA	0.424	0.404	0.185	2.294	0.022
MAP > OPI	0.044	0.069	0.135	0.324	0.746

MAP > ATA	0.081	0.106	0.226	0.358	0.72
INT > OPI	0.039	0.056	0.123	0.32	0.749
INT > ATA	0.072	0.105	0.213	0.341	0.733
ATA > OPI	0.541	0.573	0.133	4.054	0

According to the table, in the event that the T-Statistic value is equal to 1,96, the value of 2.294 (> 1.96) or above the T-Statistic should exist between Online Visual Advertisement Design (OAVD) and Attitude Towards Ads (ATA), and the value of 4.054 (> 1.96) should exist between Attitude Towards Ads (ATA) and Online Purchase Intention (OP (OPI)). The results demonstrate that the numbers on the association between OAVD $\rightarrow$ ATA $\rightarrow$ OPI are higher than the standard T-statistics, although the numbers for the other variables in the proposed theoretical framework are still lower than the number of T-statistics. This means that the OAVD $\rightarrow$ ATA $\rightarrow$ OPI hypothesis of the following research is approved, whereas the remainder of the proposed variables within this research, such as Perceived Advertisement Credibility (PAC), Message Appeal (MAP), and Interactivity, are denied.

It is possible to reach the conclusion that Attitude Towards Advertising (ATA) has a direct and positive relationship to Online Buying Intention and that Online Visual Advertisement Design (OAVD) has a good relationship with ATA. Additionally, it is possible to reach the conclusion that Attitude Towards Advertising (ATA) has a good relationship with Online Visual Advertisement Design (OAVD). This is due to the fact that one can get the conclusion that ATA has a direct connection that contributes to Online Buying Intention in a good way. The dependability of the research is shown by the fact that the findings of this study provide support for both of the conclusions reached in the previous sentences (OPI). In other words, online visual advertisement design, which in this instance is an "advertising banner" in social media, has an effect on the consumer's intention of buying through the mediation of attitude toward advertisement. Similarly, the same confirmed result of the hypothesis is also supported in earlier studies within a similar scope of study for instance, within the context of web advertisement, it is also been found that visual element would affect not only the user's or viewer's perception of the advertisement but also the user's or viewer's intention (Shaouf et al., 2016). Similarly, in the context of website repurchase intention, the aesthetics or the quality of the website design would highly influence on the behavior of user's repurchase intention. This means that the design would also affect the user and/or consumer's overall experience when visiting a website as well as their shopping experience within the context of a website. In other words, the design would have an impact on the user's repurchase intention (Priscillia et al., 2021).

CONCLUSION

The following research reveals that customers' purchase intentions on Instagram are directly impacted by Online Advertising Visual Design. This is discovered through the mediation of Attitude Towards Advertising, which is an important aspect of advertising. Not only does marketing strategy or its execution play a significant part in shaping and influencing consumers, but other factors, such as the consumer's personality, surroundings, settings, psychological traits, and even global events, may also have an effect on their preferences and

purchasing behavior. Web banner design has the potential to greatly impact customers' perceptions, attitudes, and actions by displaying information and advertising messages, as well as by addressing specific target audiences or consumers (or users, in the case of usability), respectively. In spite of the fact that consumer behavior is in a constant state of flux, the following research pertains to COVID-19 and may be found here. It is consequently vital, in order to appreciate consumer dynamics, to compare the purchasing behavior of past, present, and potential future customers.

The research used more than thirty correspondents; nevertheless, using more than one hundred might have produced better results as well as better clarity of understanding of the discussed phenomenon that not only are currently happening but possibly will continuously to develop within the years ahead. Aside from that, the Online Advertising Visual Design banner (OAVD) as a visual trigger is just one of the numerous factors that may impact the behavior of customers. It is possible to conduct additional research into other detailed variables that are a part of visual design in order to gain a better understanding of their impact on consumer behavior. This is true despite the fact that there are other aspects that could affect consumer behavior Online Advertising Visual Design (OAVD).

The topic of the discussed study focused primarily on Instagram as a marketing and/or promotional tool. However, similar research could also be conducted and identified on other social media platforms such as Facebook, Pinterest, Twitter, the more recent social media platform TikTok, and online shopping in general. In addition, for the sake of future research, additional researchers may also investigate the idea of investigating how various visual aspects, such as textures, colors, form, and typeface, pictures affect consumers' attention and buy intent. Furthermore, it is extremely conceivable to explore the following research issue of visual design through the use of an experimental approach in a study that includes the use of stimuli, thus gaining an understanding of how visuals actually effect the psychology of consumers. Due to the fact that the value of the setting is extremely broad, scholars now have the chance to explore the ways in which visual design influences consumers particularly when it comes to; design as part of marketing tool to attract consumers that can be implemented in accordance to the business' objective or aim.

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