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## The Phenomenon of Online Lending Ads on Tiktok Social Media among West Java Students

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**Abstract:** Online lending is currently on the rise in Indonesia. This trend is driven by the growing economic sector and the rapid advancement of digital technology. Online lending services are increasingly advertised on social media platforms, including TikTok, which is widely used by university students. This study aims to explore the phenomenon of online loan advertisements on TikTok among university students in West Java. The subjects were selected using purposive sampling, resulting in five informants who were interviewed. The data collected in this study were analyzed using thematic analysis. Through in-depth interviews with the informants, it was found that dynamic visuals, popular music, and persuasive narratives are the main strategies employed by advertisers to capture attention and generate interest among students. This interest is further reinforced by offers that appear to provide instant solutions to financial needs, thereby triggering a desire to try the service. However, at the action stage, not all informants immediately used online loan services. Most students still considered the associated risks, including high interest rates, the potential for fraud, and social pressure from their surroundings.

**Keyword:** Online Lending, Advertisement, TikTok.

### INTRODUCTION

The advancement of digital technology in this era has undoubtedly led to rapid developments in various aspects of human life, including the financial sector. Financial technology (FinTech) has emerged as an innovation aimed at facilitating a wide range of technology-based financial services, such as payments, investments, and online lending. In general, FinTech refers to the use of technology to provide financial solutions (Arner et al., 2015). In Indonesia, FinTech has experienced significant growth alongside the increasing use of the internet and the public's demand for fast and easily accessible financial services. One of the most popular FinTech products among Indonesians is online lending.

Online lending has become increasingly popular in recent years. This phenomenon is driven by the rapid development of the economic sector and the advancement of digital

technology (Nurhadi, 2018). Online loans offer users the convenience of obtaining instant funds, as borrowers can adjust the loan duration according to their preferences. Most online lending companies today are regulated by the Financial Services Authority (Otoritas Jasa Keuangan or OJK). Some of the most widely used online lending platforms in Indonesia include ShopeePayLater, Akulaku, Kredivo, and Easycash. At present, online lending services are actively promoted through social media platforms, with TikTok emerging as one of the prominent channels for such marketing efforts.

TikTok is a short-form video-based social media application developed by Zhang Yiming in 2017. In the current era, the short video industry is rapidly growing and plays a central role in the internet landscape. The rapid rise of this application can be attributed to its effective marketing strategies, sophisticated algorithmic technology, and its ability to meet user needs (Xu et al., 2019). In addition to entertainment, TikTok is also used for business, serving as a platform to develop and implement marketing strategies for products and companies.

According to Bayu Ramadhan on *Kompasiana*, TikTok is an ideal platform for promoting products or companies through digital marketing, primarily because most of its users belong to Generation Z. This view is supported by research conducted by Anam and Fasa (2024), which indicates that the application of marketing management through TikTok can serve as an effective strategy in modern business. TikTok's ability to adapt its algorithm, along with its interactive features, enables the platform to tailor content to users' interests and market needs, making it highly helpful for companies and sellers.

## METHOD

This study employed a qualitative research method aimed at describing the reality of the phenomenon under investigation, thereby facilitating objective data collection. This approach was chosen because it aligns with the study's objective: to acquire a deep understanding of a social phenomenon through direct observation and interaction with research subjects. Sugiyono (2015) states that qualitative research methods apply to objects in their natural settings, while Creswell and David Creswell (2014) explain that this method is used to understand the meaning individuals or groups ascribe to a particular social issue.

This research adopts a phenomenological approach, which is based on the assumption that the world inherently possesses a social character. An object can only be understood and interpreted within the context of its relationship to the subject. It is only the subject, in this case, human beings, who can experience and comprehend reality. Therefore, only humans can assign meaning to the surrounding objects (Raco, 2010).

The researcher selected research informants based on individuals who actively participate in the phenomenon being studied and who possess relevant knowledge and understanding related to the research topic. Based on these criteria, the informants in this study were university students in West Java who met the following conditions:

1. University students who use the TikTok application.
2. University students who are users or customers of online lending applications.

The sampling technique used in this study was purposive sampling, which refers to the selection of subjects based on specific criteria aligned with the objectives of the research (Sugiyono, 2015, p. 216). Data were collected using multiple methods, including observation, interviews, documentation review, and literature study.

The data collected in this study were analyzed using thematic analysis. Thematic analysis is a method of analyzing data that aims to identify patterns or discover themes within the data collected by the researcher (Heriyanto, 2018).

1. Data Reduction

Data reduction refers to the process of selecting, simplifying, abstracting, and transforming raw data got from field notes. This process occurs continuously throughout the qualitative research process (Miles & Huberman, 2010).

2. Data Display

Data display is the next critical step in the analysis. According to Miles and Huberman (2010), data display is defined as an organized assembly of information that allows for drawing conclusions and taking action.

3. Conclusion Drawing

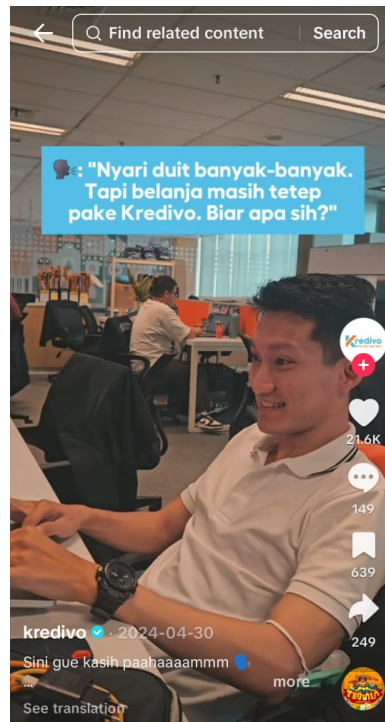
In the view of Miles and Huberman (2010), conclusion drawing is part of the overall process of data analysis. The conclusions drawn are continuously verified throughout the research..

## RESULT AND DISCUSSION

Several online loan advertisements, including ShopeePayLater, Kredivo, and Cairin, were observed by the researcher circulating on TikTok. The engaging ShopeePayLater advertisement uses energetic music, attractive visuals, and a celebrity endorsement to boost its appeal. The catchy slogan “Buy now, pay later” successfully piques user interest and encourages trial of the service. A button directly linking to Google Play for the application download exemplifies the clear and accessible presentation of the call to action (CTA). In contrast, the advertisement by Cairin appears less effective because of its plain and monotonous presentation, relying solely on static images and overly technical messages, without clearly highlighting direct benefits for users. Its CTA also cannot capture the audience’s interest. Meanwhile, Kredivo’s advertisement falls in the middle ground. Although it attempts to follow TikTok trends, it lacks strong visual elements to attract attention. The content highlights only one product feature and does not effectively generate user desire. Additionally, the lack of a compelling call to action diminishes audience response. This comparison illustrates that the effectiveness of advertisements on TikTok heavily depends on the creative and balanced application of AIDA elements, capturing *attention* through eye-catching visuals, fostering *interest* with relevant messages, stimulating *desire* by emphasizing benefits, and prompting *action* through persuasive CTAs.



(Figure 1 – The online lending advertisement from ShopeePay Later Source: TikTok)



(Figure 2 – The online lending advertisement from Kredivo  
Source: TikTok)



(Figure 3 – The online lending advertisement from Cairin  
Source: TikTok)

Based on the interviews conducted, the phenomenon of online loan advertisements on the TikTok social media platform among university students in West Java can be described. This study presents findings on the phenomenon of online loan advertising on TikTok using the AIDA model (Attention, Interest, Desire, Action) as the analytical framework. Five

informants were selected as the primary data sources. The following result from the interviews regarding students' responses to online loan advertisements on TikTok, analyzed through the lens of the AIDA model:

### Attention

In the *Attention* element, several components were identified as capable of attracting students' attention to online loan advertisements, including visuals, music, influencers, and narrative. Most informants stated that online loan advertisements on TikTok appeared appealing primarily because of their narrative content, which emphasized the benefits and ease of access offered by online lending services. Besides the narrative, the use of influencers also captured the attention of most informants. However, Informant I (F) expressed concern that the use of influencers could pose risks to the public, as influencers can have a significant impact on their followers.

"... In my opinion, it would be very dangerous if such advertisements were promoted by influencers who have a significant impact or loyal fans, because their followers are likely to trust the promises or offers made by those influencers. Hopefully, there won't be any influencers like that." – Informant I (F)



(Figure 4 – The online lending advertisement  
Sources: TikTok)

### Interest

In the *Interest* element, the narrative or storyline plays a crucial role in capturing the audience's interest. These narratives should be able to connect with viewers on an emotional or rational level. Most informants stated the narratives presented in online loan advertisements appeared engaging. However, four out of five informants reported these narratives did not establish an emotional connection for them. In contrast with the majority, Informant III expressed that they felt both emotionally and rationally connected to the advertisement:

"Yes, I feel emotionally and rationally connected to the online loan advertisement." – Informant III (A)





(Figure 5 – The requirement of online lending advertisement  
Source: TikTok)

### Desire

In the *Desire* element, factors such as ease of registration, quick fund disbursement, and promotional offers are key components that may drive consumers to use online lending services. In this study, four out of five informants stated that the convenience of the registration process, fast disbursement, low-interest promotions, and minimal administrative fees in the advertisements increased their desire to use such services. However, Informant V expressed that the desire element in online loan advertisements did not stimulate any intention to use the service. Similarly, Informant II added that even with a 0.5% interest rate, they would still not be willing to use an online loan:

“Even if I were offered a 0.5% interest rate, I still wouldn’t want to use it.” – Informant II (O)



(Figure 6 - Low Interest Online Lending Advertisement Source: TikTok)

### Action

In the *Action* element, this study examined two parameters: taking action and perceived obstacles. Three out of five informants, Informants I, II, and IV, had previously used online

lending services. Informants I and III mentioned needing time before deciding to use online loans and expressed concerns about the constant mental burden of monthly repayment obligations. In contrast, Informant IV required little time to decide but remained cautious by ensuring timely repayment to avoid potential problems associated with online lending. Most informants also stated that TikTok features make accessing online loan services directly easier for students.

“... They must be thinking, ‘Can I really afford to pay every month?’ or when they calculate the total interest, they realize it’s actually quite high, and then they start thinking, ‘What a waste to spend this much money on interest—better to spend it on other needs.’ That’s what we call the *mending-mending* mindset...” – Informant I



(Figure 7 - Actions taken when viewing online loans  
Source: TikTok)

Based on the interview findings, the researcher analyzed the responses of university students in West Java regarding the phenomenon of online loan advertisements on the TikTok platform using the AIDA model (Attention, Interest, Desire, Action), as follows:

According to Philip Kotler and Gary Armstrong (2001), an effective appeal must possess three key characteristics: (1) meaningful, (2) believable, and (3) distinctive. In the *Attention* element, online loan advertisements were found to attract the informants’ attention primarily through their narrative content rather than through music or visuals.

In the *Interest* element, Paulus (2011) states that increasing consumer interest is typically achieved by explaining the product’s benefits or advantages. This can be measured through three indicators: (1) the effectiveness of the media used by the company to publish the advertisement, (2) consumer perception of the product after viewing the ad, and (3) the clarity of the message conveyed to the audience or potential consumers. With online loan advertisements, all three indicators are met. First, the advertisements are disseminated via TikTok, a widely used social media platform. Second, the promotional narratives presented in these advertisements serve as a key attraction, as supported by the responses of Informants I, II, III, and IV, who stated that the offers caught their attention, thus fulfilling the final indicator concerning consumer perception after viewing the advertisement.

In the *Desire* element, the students' motivation to use online lending services stemmed from factors such as the ease of the registration process, quick fund disbursement, and promotional offers featuring low interest rates or minimal administrative fees. Four out of five informants agreed that these aspects, as presented in online loan advertisements on TikTok, contributed to building their desire to use the services.

Finally, the *Action* stage. According to Kotler and Keller (2009), the action phase occurs when there is a strong desire from the consumer, ultimately leading to a purchasing decision. An online experiment using TikTok loan advertisements successfully induced three out of five participants to utilize the advertised services.

## CONCLUSION

After interviewing with five informants regarding the phenomenon of online loan advertisements on the TikTok social media platform among university students in West Java, using the AIDA model (Attention, Interest, Desire, Action), it can be concluded that, in terms of *Attention*, the advertisements captured the informants' attention primarily through their narrative content. In the *Interest* element, the appeal of the advertisements was supported by the effectiveness of the media, consumer perception, and the clarity of the message, which generated interest among several informants. *Desire* was driven by the ease of the registration process, quick fund disbursement, and promotional offers such as low interest rates or minimal administrative fees, all of which contributed to building a desire to use the service. Finally, in the *Action* element, three out of five informants used online loan services after being influenced by the advertisements they encountered on TikTok.

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