ABSTRAK

Perkembangan layanan *buy now pay later* (BNPL) mendorong perusahaan memanfaatkan iklan persuasif sebagai bagian dari strategi komunikasi korporat untuk membangun penerimaan publik terhadap layanan keuangan digital. Salah satu strategi tersebut diwujudkan melalui iklan ShopeePayLater "Belanja di Manapun Pakai ShopeePayLater Bayar QRIS" yang mengonstruksi pesan mengenai kemudahan dan fleksibilitas transaksi. Penelitian ini bertujuan menganalisis resepsi Generasi Z di Yogyakarta terhadap pesan persuasif dalam iklan tersebut serta mengidentifikasi posisi resepsi khalayak berdasarkan model *encoding-decoding* Stuart Hall. Penelitian menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan data berupa wawancara mendalam dan dokumentasi. Sebanyak 13 informan Generasi Z dipilih menggunakan teknik *purposive sampling*. Analisis data dilakukan menggunakan model interaktif Miles dan Huberman melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa pemaknaan terhadap pesan persuasif iklan tidak bersifat homogen. Informan memaknai pesan berdasarkan pengalaman penggunaan, literasi keuangan, kondisi ekonomi, pengalaman sosial, serta nilai religius yang mereka miliki. Berdasarkan teori Stuart Hall, penelitian menemukan tiga posisi resepsi, yaitu *dominant-hegemonic*, *negotiated*, dan *oppositional*, dengan posisi *negotiated* sebagai bentuk resepsi yang paling dominan. Temuan tersebut menunjukkan bahwa Generasi Z cenderung menerima manfaat yang ditawarkan iklan, namun secara bersamaan melakukan negosiasi makna melalui pertimbangan terhadap risiko finansial, perilaku konsumtif, serta kesesuaian layanan dengan nilai dan kondisi pribadi. Penelitian ini memperkuat penerapan teori resepsi Stuart Hall dalam konteks komunikasi pemasaran digital sekaligus menunjukkan bahwa efektivitas pesan persuasif dalam *Strategic Corporate Communication* tidak hanya ditentukan oleh konstruksi pesan yang dibangun organisasi, tetapi juga oleh proses interpretasi aktif yang dilakukan khalayak berdasarkan pengalaman dan konteks sosialnya.

Kata kunci: Analisis Resepsi, Generasi Z, Pesan Persuasif, Public Relations, ShopeePayLater.

ABSTRACT

The rapid growth of *buy now pay later* (BNPL) services has encouraged companies to employ persuasive advertising as part of their strategic corporate communication to foster public acceptance of digital financial services. One such strategy is reflected in the ShopeePayLater advertisement, *"Belanja di Manapun Pakai ShopeePayLater Bayar QRIS,"* which constructs messages emphasizing convenience and payment flexibility. This study aims to analyze Generation Z's reception of the advertisement's persuasive messages and to identify audience reception positions based on Stuart Hall's *encoding-decoding* model. A descriptive qualitative approach was employed using in-depth interviews and documentation as data collection techniques. Thirteen Generation Z informants were selected through *purposive sampling*. Data were analyzed using the Miles and Huberman interactive model, consisting of data reduction, data display, and conclusion drawing. The findings reveal that audience interpretations of the persuasive messages are heterogeneous rather than uniform. Participants constructed meanings based on their user experience, financial literacy, economic conditions, social experiences, and religious values. Guided by Stuart Hall's theory, the study identified three reception positions: *dominant-hegemonic*, *negotiated*, and *oppositional*, with the *negotiated* position emerging as the most dominant. This indicates that Generation Z generally accepts the practical benefits promoted in the advertisement while simultaneously negotiating its meanings by considering financial risks, potential consumerism, and the compatibility of the service with their personal values and circumstances. The study reinforces the application of Stuart Hall's reception theory within the context of digital marketing communication and demonstrates that the effectiveness of persuasive messages in *Strategic Corporate Communication* depends not only on how organizations encode messages but also on how audiences actively interpret them within their social contexts.

Keywords: Reception Analysis, Generation Z, Persuasive Messages, Public Relations, ShopeePayLater.