Persuasive Messaging: Millennials' PerceptionsOf Instagram Advertising Of The 'Jenius Connect' Payment System

[1]Hanjani Deandri Mutiara, [2]Andintia Wijayanti Putri, [3]Alexander Octavian
[123]LSPR Communication & Business Institute

Article Info	Abstract
	Payment systems have become the most often used by many people in the world. Technology advances have encouraged people in using cashless terms through credit cards, debit cards, and e-money. Meanwhile, the subject of this research is *Jenius*. *Jenius* is a revolutionary banking application that is equipped with a visa debit card to help people conduct their financial activities such as saving, transacting, or managing people's finances to be more safe, smart, and simple. Everything is done from one place including all on a smartphone by using the *Jenius* mobile application. This research has a focus on theperception of millennials towards the persuasive message of *Jenius* Connect advertising on *Instagram* as a payment system. The theory that is used is Elaboration Likelihood Model (ELM), Computer-Mediated Communication (CMC), and Integrated Marketing Communication (IMC). There are several concepts which are *Instagram*, *Instagram* Advertising, and Digital Marketing. The research methodology is using qualitative data collection through observation and interview. The finding of the research has stated that most Millennials tend to like the promos that are offered in the *Instagram* account of *Jenius*. Besides, the findings of this research update the ELM from the point of view of millennials that ELM has contributed to quick decisions or peripheral routes since the advent of the internet and social media.
Corresponding Author: **Hanjani Deandri Mutiara** LSPR Communication & Business Institute Hanjani@gmail.com	

1. INTRODUCTION

Interacting with one person to another is part of a human's daily routine as we are all social beings. Many information that we receive and exchange from communicatingwith a person may sometimes influence our decision-making process. When our initial decision is influenced, this means we have been persuaded.

In the field of Public Relations, communicators can use persuasive communication strategies to achieve their goals. Out of many explanations on persuasive communication, Suryanto (2015) defined it as the act of changing and influencing the beliefs, behaviors, and attitudes of people to result in a response or action according to the expectation of the communicator (Suryanto, 2015, p. 354).

Persuasive communication can be done in different forms using different media or channels. In this new era, one of the most effective tools of persuasive communication is byusing social media, especially when it targets youths. Communicators can utilize popular social media platforms, such as Facebook, Instagram, Youtube, Twitter, and many more. According to Serafinelli (2018, p. 87) highlighted that Instagram has currently become the most prominent medium of audience and users. Instagram is a mobile-based social networking platform that allows users to upload pictures and update their current status (in

photo or video form) to their followings. Apart from the interaction feature it offers, Instagram becomes a platform for mobile and social media marketing using its hashtag feature and offers freedom for users to create conversations.

The millennial generation is born between 1980 and 2000 (Lee & Kotler, 2016, in Journal of Marketing Studies by Moreno, Lafuente, Carreón, & Moreno 2017, p.135). As a generation

who grow up alongside technology, they are influenced by everything around them, such as world events, social changes, economic changes, and technology change. In addition, in the past years, the Millennials generation is the largest population group with high purchasing power for many industries to target. Being able to be influenced and having a high purchasing power is certainly making the Millennials' generation an easy target for persuasive communication strategy. Communicators should also utilize the right tools and messaging to control the generation's behavior.

Alongside the rise of social media, banking companies are starting to digitize their services and payment systems to reach younger audiences. A payment system is a system that involves a set of rules, institutions, and mechanisms used to carry out the transfer of funds to fulfill an obligation arising from economic activity (Direktorat Hukum - Bank Indonesia, 2009). It can be a tangible system, including cash or metal money, or non-cash, such as cards, checks, demand deposits, and debit notes. The presence of technology helps to release another form of the non-cash payment system, known as a mobile or online payment system. In simpler terms, a mobile or online payment system is called mobile banking.

According to Laukkanen (2017), mobile banking refers to interactions where the customers are connected to a bank via mobile devices, such as a cell phone, smartphone, or tablet. The system does not restrict its users in terms of time and place of usage as compared to other non-cash systems, such as debit notes or checks, that require psychical presence to use it. Banks, such as BCA, BTPN Bank, Mandiri Bank, BNI Bank, BRI, and more, are shifting their systems to mobile systems and continuously improving their mobile banking experience. Taking the example of BTPN Bank (Bank Tabungan *Pensiunan Nasional*), to digitize their mobile banking experience, they created *Jenius*.

Jenius is a revolutionary banking application equipped with a visa debit card to help people conduct financial activities, such as saving, transacting, or managing people's finances, in a smarter, simpler, and safer manner by using a single application (Jenius, n.d.).It is different from the electronic wallet (or e-wallet), as *Jenius* not only offer payments or transactions feature and makes life finance management easier, but also accept deposits andtime deposits with up to 7% interest.

To gain the interest of Millennials' users, Jenius utilizes social media platforms, including Instagram, to market and advertise their application. Social media platforms allow *Jenius* to target its audience with persuasive messaging, such as offering great deals, discounts, and other promotions. One example of the promotion that *Jenius* offers is'*Everyay*' program. Using its *Instagram* account, @*jeniusconnect*, *Jenius* uses social mediabanners and social media activities to promote '*Everyay*', a program of everyday cashback and reduced fare in using the product as a payment system. This program is one of the outputs of persuasive messaging.

As discussed in the earlier section, Millennials are a generation that is highlyinfluenced by their surroundings, including technology and social media. Using '*Everyay*' program and social media promotion, *Jenius* can easily attract more users to use the *Jenius* application.

Research Objective and Significance

This research will be focused on the perception of Millennials towards the persuasive message of *Jenius* Connect advertising on *Instagram* (discount and cashback) asa payment system. This research will be guided in the following question: **What is The Perception of Millennials' Towards The Persuasive Message of *Jenius* Connect Advertising in Instagram (Discount and Cashback) as a Payment System**.

Knowing the perceptions of Millennials is an important aim of this research since the Millennials' generation is the target audience of *Jenius*. Furthermore, this research will be researching through the perceptions of the Millennials' generation to provide a result that could be beneficial for both parties, which are the researcher and *Jenius*. Persuasionhas an important role in the Public Relations field, which is to persuade people to engage inorder to create mutual understanding between one and another. Thus, persuading others could create a different perception in people's minds

2. LITERATURE REVIEW

Theories

This research employs three main theories, which are Theory of Elaboration Likelihood Model, Computer-Mediated Communication (CMC), and Integrated Marketing Communication (IMC).

1. Theory of Elaboration Likelihood Model

The first theory, Elaboration Likelihood Model Theory, explains the routes to persuasion. According to Petty's (1986) book, there are two cognitive processes in attitude, which are the central route and peripheral route. The central route involves message elaboration and in this sense, elaboration is "the extent to which person carefully thinks about issue-relevant arguments contained in persuasive communication" (Petty 1986 in Griffin, 2011, p. 206). Moreover, the peripheral route offers a short path in accepting or rejecting a message "without any active thinking regarding the attributes of the issue of the object of consideration". In other words, this route aims to make a quick decision (Griffin, 2011, pp. 206 - 210).

Petty and Cacioppo (1986) in Griffin's (2011) book explain that the central route and peripheral route are a standard on a cognitive processing series that demonstrates a person's degree of mental effort when assessing a message. Moreover, in terms of choosing the right route, it depends on the characteristic of the message. Choosing the right characteristic of a message is important before formulating the persuasive message.

In short, the Elaboration Likelihood Model has an important role in influencing consumer behavior and it allows customer needs and satisfaction to be met. This research focuses on the peripheral route, as the utilization of *Jenius's* Instagram account (@jeniusconnect) is intended to influence Millennials' behavior is a quick pace in using *Jenius* as their primary payment tool.

2. Computer-Mediated Communication (CMC)

Computer-mediated communication (CMC) known as the new media, is referred to as "the stark shift" from broadcast to interactive media with the existence of the Internetand bringing the media environments with a brand-new interest in medium theory among communication scholars (Littlejohn and Foss, 2008, p. 291). With the presence of CMC, conventional ways of communicating become less and less as people divert away from face-to-face communication and shift to the Internet or Computer-based communication. It enables people to communicate anywhere and anytime using hand-held devices such as smartphones, tablets, laptops, and more. Social media, as a new form of the communication channel, is also a part of CMC. Therefore, applied to this research, CMC plays a role in how *Jenius* deploys its persuasive message, in this case, the '*Everyay*' program, through *Instagram* to target Millennials' audiences.

3. Integrated Marketing Communication (IMC)

According to Hawkins, Bulmer, and Eagle, Integrated Marketing Communication (IMC) is defined as planning and execution of all kinds of advertising such as promotions, selected messages by a brand, service, or a company to fulfill common goals of communication or more specifically to support a single positioning (Hawkins, Bulmer, and Eagle, p. 5, 2011). In addition, according to Vargas (2005) in the Journal of Integrated Marketing Communication by Saeed, Naeem, Bilal, and Naz (2013), it's stated that an effective integrated marketing communication process was concerning the identifications of the target audience, determination of the communication objectives, designing of the message content, selecting the means for communication, defining the media mix, budget and priorities, and measuring the effectiveness of the effort.

Combining the two concepts, a communication goal can only be achieved when the message and strategy are well planned and all targets are well identified. This means, *Jenius* should not put its sole focus on providing a good persuasive message, but also focus on the

planning of communicating the persuasive message to the right audience using the right tools or media.

Concepts

1. **Instagram**

Instagram is an application that provides a way to communicate on social networks through a photo (Atmoko, 2012, p. 21). In summary, users of *Instagram* can upload photos using *Instagram Story* (a 24-hour photo or video update feature), insert a title or descriptionto the photo, converse with followers, follow other accounts, give comments, and many more. Instagram could also be used to advertise.

2. **Instagram** Advertising

Advertising includes content such as messages, images, audio, and videos that are spread on social media. Most of the content that forms advertising has the power to attract and bind audiences. Content that attracts audiences and customers usually contains entertainment, informative, and educative messages (Sulianta, 2015, pp. 18-19). As *Instagram* provides advertising features, the platform itself has the power to influence its users, especially Millennials' who spend most of their time on social media.

3. **Digital** Marketing

Digital marketing is defined as one type of marketing that is used to promote products or services and reach customers by using digital channels, such as social media marketing, display advertising, search engine marketing, and other forms of digital media (Yasmin, Tasneem, & Fatema, 2015).

Conceptual Framework
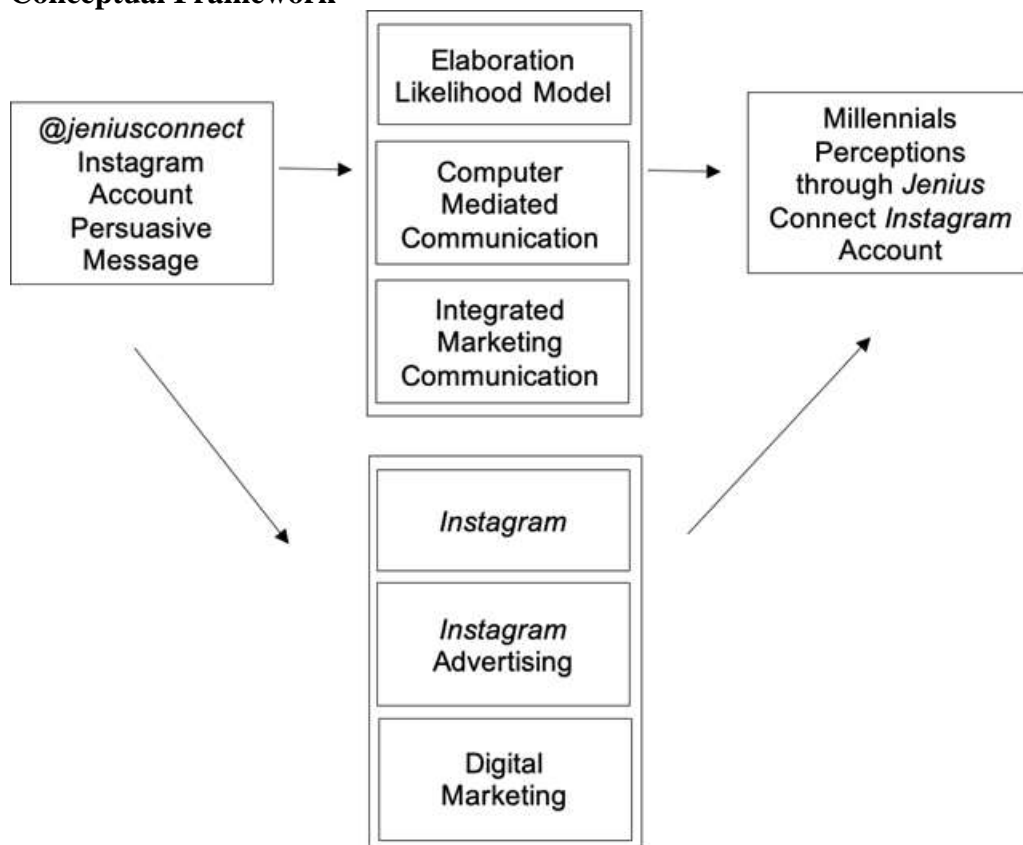
Figure 1.0. Conceptual Framework by Data Processed by Researcher, 2019

3. METHODOLOGY
Research Methods

The methodology of qualitative research has methods in the form of text and image data. Qualitative research conducts specific things in data collection such as recording or documenting the information to get accurate data (Creswell, 2014, p. 183). Besides, according to Gupta and Awashty, 2015,

p. 15, have stated that qualitative research means understanding the experience of someone's lives in their social context. However, qualitative research is exploring and understanding the meaning of several individuals or groups which come from social problems. This method is using interviews, collecting specific data from informants, and analyzing data to determine how the informants have personally experienced it (Creswell, 2014, p. 19). The result of the study will conduct thorough analysis from the beginning of data collection from the informant and was realistic (Raco, 2010, p. 62-63).

Moreover, there are 4 Informants (3 Customers of *Jenius*, and 1 Employee of *Jenius*). The research focus is towards the perception of *Jenius* customers who is the millennials' generation. It will be focusing on the perception of how the persuasive message in *Instagram* advertising is entering the mind of the customer and making them interested in the product which is *Jenius*. According to the researcher, *Jenius* is using

persuasive messages in their *Instagram* account to attract millennials for using *Jenius* as their primary payment system with their promos, discounts, and cashback which is stated in*Jenius's Instagram* account (*@jeniusconnect*).

Data Collection

The data collection technique is interviewing the informants through several points such as the perceptions or point of view towards this product which is *Jenius*. Besides, this interview is conducted to have more depth information from the informants, this data collection technique is based on self-reports, or at least on personal knowledge or beliefs (Sugiyono, 2009, p. 72). The interview is using a semi-structured interview through observation in the form of question lists and using a recording tape as the proof tool that theresearch is done. This interview aims in finding problems more openly such as asking for informants' opinions and ideas, this interview data will be listen by the researcher as carefully and record the information from the informants (Sugiyono, 2009, p. 73-74). Other than that, to have strong arguments there will be used journals, books, and online articles regarding the communication in persuasion, perception, payment systems, and the millennials'. The library and internet also reliable in order to help the researcher accessing books and other sources that are not able. To find in the library as physical material.

Furthermore, the data analysis is using the 3 steps process in data analysis for qualitative by Creswell (2014), which are Organize or preparing data for analysis, Read or look all the data, and Coding all of data. Organize is involving transcribing interviews, optically scanning material, typing up field notes, cataloguing the visual material, sorting and arranging data into different types. Read the data means providing general sense of information and opportunity to reflect the meaning. Coding the data is organizing the data by making segments (text or image and creating a category) which involved taking text dataor pictures during the data collection, segmenting sentences or paragraphs, or images into categories (Creswell, 2014, p. 197).

Validity Technique

The validity technique will be verifying the reliability of the obtained data, the answers will be validated using data that has been categorized and put into tables or discussions. However, according to Agustinova, there will be a process in choosing theright one which is triangulation. Triangulation is a process that determines aspects of the validity of information obtained and then compiled in a research (Agustinova, 2015, p. 45). The triangulation could describe different data source by examining evidence or proof fromthe source in order to create a consistent theme justification (Creswell, 2014). Data triangulation will be used when the researcher is having multiple data sources, such as collecting data from different groups, settings, or at different times (Daymon & Holloway, 2005, p. 99).

On top of that, the time and place of the research is having 5 months duration in Jakarta, Indonesia. The limitation of this research since the focus is on the perception or point of view from the customer of *Jenius* who is the millennials' generation that based in Jakarta who are active in *Instagram* and follow *@jeniusconnect*, and it could be some ofthe employee of *Jenius*, this research only focuses in Jakarta area and the result of this research will not be the same as other cities and countries around the world.

4. ANALYSIS AND DISCUSSION
Research Findings

Research Finding has been found regarding the data collected towards 4 informants (3 Customers and 1 Employee of *Jenius*). This product known as *Jenius* has informationthat is about new features, promos, and events. The features are including *$Cashtag*, *DreamSaver*, *Send It*, *Pay Me*, *Split Bill*, *e-Card*, and other features in *Jenius* (Jenius, n.d.). Besides that, *Jenius* also doing a promo on their *Instagram* such as *Everyay*, and other promos. *Everyay* is considered as a promo and discount for each day from Monday to Sunday which is created and offered by *Jenius*.

Jenius is a digital payment tool that exists in a *smartphone* application with the meaning that all the information, messages, and notifications are spread through Social Media such as *Instagram* (*@jeniusconnect*) and the *Jenius* application on smartphones. Theadvertising and

information are uploaded in the *Jenius Instagram* account which is @*jeniusconnect* through *Instagram* photos, video, and the *Insta-story* (*Instagram* Story). *Jenius* also doing a paid promote ads features by *Instagram* to publicize the informationand advertising said the employee of *Jenius*. According to the data collected through Semi- Structured interviews have found that mostly *Jenius* is using the peripheral route since *Jenius* is using *Instagram* in order to spread the newest information. Besides that, the content of the messages is made as attractive and interesting as it is which can make the receiver, followers, or customer to be attracted and have behavioral attitudes changed in making a quick decision such as using *Jenius* as the main payment tool. However, the theory of the Elaboration Likelihood Model has an important role towards the data collected.

1. **Elaboration Likelihood Model (ELM)**

    The central route of message that elaborates is the extent to which person carefully thinks about the issue relevant arguments that are contained in persuasive communication (Petty, 1986; Griffin, 2011, p. 206). From the three informants' statements (customer of *Jenius*), it can be seen that *Jenius* is used as a payment tool is because it is relevant for the informant's issue such as the needs, desires, and satisfaction of each informant. Further, the peripheral route is aiming at making a quick decision without depth thinking (Petty and Cacioppo, 1986; Griffin, 2011, p. 206 & p. 210).

    It is found that *Jenius* is more likely to use the peripheral route since the content of message is spreaded through *Instagram* account @*jeniusconnect. Jenius* also uses a promo and discount such as *Everyay* that makes the customer and the readers want to use *Jenius* as they payment tool. Several informants also said that using this product is easy, fast, and has a lot of promos along with cashback.

2. **Computer-Mediated Communication**

    Computer-mediated communication is defined as new media to makecommunication easier with less face-to-face. This is based in digital such as computers or machines that include the internet such as computer, smartphones, and social media (McLuhan, 1967, in Littlejohn and Foss, 2008, p. 291-293). This theory is related towards the topic since *Jenius* is using a mobile-based application, and using the social media of *Instagram* in spreading news and information regarding the newest updates of *Jenius*. Besides that, *Jenius* is also using e-mail and *Youtube* in order to spread news and information to the customers.

3. **Integrated Marketing Communication**

    Integrated marketing communication is described as every planning of all kinds of advertising, like promotions, messages that are selected for a brand, service, or company in order to meet common set of communication objectives (Hawkins, Bulmer, and Eagle, 2011). Research has found that, regarding the Public Relations team of *Jenius* has indicatedthat it is proved *Jenius* is using planning before making something such as advertising, promotions, and messages to defines a beneficial communication. The planning is used to gain more customers such as quizzes and promotions which is *Everyay* and spreads the information through customer's e-mail and also publishing it to the Social Media such as *Instagram*.

4. **Instagram and Instagram Advertising**

    Instagram is considered as an application that declares social media in a mobile platform (smartphone and tablets) to entertain people or users by freely accessing, searching, and uploading a picture or video in their account (Linaschke, 2011, p.10).Meanwhile, advertising is content that includes messages, images, audio, and videos thatare spread on social media. Most of the content has the ability to attract and bind customersand audiences. Content that attracts audiences and customers usually includes entertainment, information, and education (Sulianta, 2015, pp. 18-19).

    It is found that *Jenius* is using *Instagram* to spread news and information regarding the features, promotions, and updates. Besides that, it was stated based on the informant's data collection *Jenius* is doing the promotions through an *Instagram* features called sponsor-ads. Other than that, the Public Relations of *Jenius* stated that 2 kinds of advertising are

implemented by *Jenius* which are the normal post and dark post. *A normal post* is defined as a post that will be uploaded through the *Instagram* account, the user will boost the post and it will become the advertising and it will directly appear also in the official website. Meanwhile, a *dark post* has the meaning of an advertising post which isnot everyone can see the post but only certain people will see and received it. Because dark post is aimed only at targeted people.

5. **Digital Marketing**

Digital marketing defined as one types of marketing that is used to promote products or services and reaching customers by using digital channels (Yasmin, Tasneem, and Fatema, 2015). Meanwhile, through the personal observation of the researcher, it is shown that *Jenius* is using social media such as *Instagram* to promote their product and services to the target audience and public. From the data collection, it is showing that the Public Relations of *Jenius* also stated that the purposes of using Social Media is to educatesthe customer as well as informing the updates of *Jenius*. Besides that, it is also to encouraging the customers or followers to have a good relations between the company and customer as well.

6. **Agile Ways of Working**

Regarding the observation, the data collection was done through interviewing one of the employees of *Jenius* who is the Public Relation Team, agile ways of working are defined as ways of thinking in deciding to make it faster than before. This means that in *Jenius* the people or team in a department will have planning first to make something. Theywill hold some meetings in which the duration is around 15 minutes and followed with discussing and exchanging opinions between one and another. However, agile ways of working apply to the central route of the elaboration likelihood model since the team has considered and defined long-term thinking with the issue-relevant. These agile ways of working have proven that they can make the Public Relations team work faster and well-planned.

Academic Contributions

Theory of Elaboration Likelihood Model (ELM)

According to the findings of the research it can be seen that this theory is contributed towards the future trends especially in making decision. However, the existing of Elaboration Likelihood Model Theory, explains the routes to persuasion. According to Petty's (1986) book, there are two cognitive processes in persuasion, which are the central route and peripheral route. Furthermore, the findings of this research actually imply more diverse persuasion due to the presence of the internet. The findings of this study will contribute in updating the Elaboration Likelihood Model Theory. Considering the findings of the research, it is found that *Jenius* is more likely to use the peripheral route since the content of message is spreading through *Instagram* account *@jeniusconnect*. *Jenius* are using promo and discount such as *Everyay* that makes the customer and the readers want to use *Jenius* as they payment tool. Besides, several informants also said that using this product is easy, fast, and has a lot of promos along with cashback.

Moreover, the existence of internet has transformed decision making into fast without thinking. And maybe in the future, internet will lead people in changing the habits of using cash into cashless since the presence of digital payment. Digital payment has persuaded people in making fast decision to use them as people's main payment tool. Digital advertising that spreads through several social media such as *Instagram* become the most persuasive communication to be used. The persuasive message has turned the reader to make fast decision as persuaded through the message. Thus, this theory would be very helpful in academic field such as elaborating kinds of persuasive communication aspects through quick or slow in making decision.

5. **CONCLUSION**

Based on the findings explained in Chapter 4, the are several conclusions takenfrom it. Firstly, in regards to the Elaboration Likelihood Theory, there is a behavior change in Millennials' customers that relates to the central route cognitive process. In the central route, participants' behavior changed based on the issue- relevant, such as deciding theright way

with the best consideration or long-term thinking. On the peripheral side, participants' behavior changed quickly and with short-term thinking when exposed toinformation on promotions and discount

    Secondly, most of the Millennials' participants stated that they are most persuaded by the promotion information and updates offered in *Jenius's Instagram* account. Aside from the promotion, they are also attracted to *Jenius's Instagram* updates about its features and events.

    Thirdly, retrieved from the data provided by the Public Relations team of *Jenius*, they are using several methods to deliver messages. The methods include using Sales Promotion Person, normal post for normal advertising towards the public, dark post for targeted people only, and using other social media channels, such as *Facebook*, *Twitter*, and*Youtube*, to advertise.

    Lastly, data collection shows that internal data stated positively towards the methodology used to improve the skills of the internal performance, such as the Public Relations team. The Public Relations team of *Jenius* is using the methodology called Agile Ways of Working to have well-structured, educated, and responsible Public Relations. These Agile Ways of Working methods are used to make a plan before doing something, such as holding an event, and so on.

RECOMMENDATION

    Since this particular research is focused on finding the perceptions of Millennials towards the persuasive messaging on *Jenius Instagram @jeniusconnect*, future research could explore other angles but still related to persuasion. For example, exploring how the persuasive messages on *Jenius's Instagram* account are produced and arranged, such as the process or how the team spreads the information about the product. In addition, as mentioned before, *Jenius's* Public Relations team is a method called the Agile Ways of Working. From a practical standpoint, this study suggests for *Jenius* utilize other forms of engagement to persuade the audience, such as using quizzes.

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