

DAFTAR PUSTAKA

- Adji, Y. B., Muhammad, W. A., Akrabi, A. N. L., & Noerlina, N. (2023). Perkembangan Inovasi Fintech di Indonesia. *Business Economic, Communication, and Social Sciences Journal (BECOSS)*, 5(1), 47–58. <https://doi.org/10.21512/becossjournal.v5i1.8675>
- (AFTECH), A. F. I. (2023). *Annual Members Survey 2022/2023*. https://cdn1.katadata.co.id/media/files/2023/08/01/2023_08_01-11_57_39_682fb07db6d69ec5ea5ebb367182bd1f.pdf
- Agustin, G. (2023). The Rise of Financial Technology and Its Credit Risk in Indonesia. *International Journal of Accounting & Finance in Asia Pasific*, 6(2), 98–109. <https://doi.org/10.32535/ijafap.v6i2.2318>
- Akighir, D. T., Margaret, T., Tyagher, J. T., & Kpoghul, T. E. (2022). An Empirical Analysis of the Impact of Agency Banking on Financial Inclusion in Benue State, Nigeria: Implications for Economic Activities. *International Journal of Economics and Finance*, 14(2), 75. <https://doi.org/10.5539/ijef.v14n2p75>
- Akkas, N. (2023). Analisis Komunikasi Pemasaran Terpadu terhadap Kepuasan Konsumen Menggunakan Jasa PT. Mandala Multi Finance Tbk. Cabang Palu. *Jurnal Kolaboratif Sains*, 6(8). <https://doi.org/10.56338/jks.v6i8.4016>
- Ali, B. J., Anwar, G., Gardi, B., Othman, B. J., Aziz, H. M., Ahmed, S. A., Hamza, P. A., Ismael, N. B., Sorguli, S., & Sabir, B. Y. (2021). Business Communication Strategies: Analysis of Internal Communication Processes. *Journal of Humanities and Education Development*, 3(3), 16–38. <https://doi.org/10.22161/jhed.3.3.4>
- Alichia, W. N., Khoirunnisa, M., Al-Madani, B. Z., Hidayat, R., & Ikaningtyas, M. (2024). Strategi Inovasi Bisnis untuk Meningkatkan Daya Saing dan Pertumbuhan Organisasi di Era Digital. *Jurnal Ilmiah Multidisiplin*, 1(4).
- Anbiya, N. N., & Sofyan, A. (2022). Hubungan Antara Promosi Penjualan dengan Minat Beli Konsumen. *Jurnal Riset Manajemen Komunikasi*, 1(2), 130–137. <https://doi.org/10.29313/jrmk.v1i2.555>
- Andy, L. T., & Ruliana, P. (2022). Strategi Pemasaran Online dalam Meningkatkan Daya Saing dan Volume Penjualan di Era Pandemi Covid 19. *Jurnal Nomosleca*, 8(1).
- Ang, L. (2021). *Principles of Integrated Marketing Communications* (2nd ed.). Cambridge University Press.

- Annur, C. M. (2022, October 31). Literasi dan Inklusi Keuangan Warga Indonesia Meningkat pada 2022. *Katadata.Co.Id*. <https://databoks.katadata.co.id/datapublish/2022/10/31/literasi-dan-inklusi-keuangan-warga-indonesia-meningkat-pada-2022>
- Annur, C. M. (2023, August 2). *Banyak Startup Fintech Belum Ekspansi ke Desa, Ini Tantangan Utamanya*. Databoks.Katadata.Co.Id.
- Anwar, R. N., Gaffar, V., Disman, D., Furqon, C., & Sutisnawati, Y. (2023). Mobile Wallet Adoption Model Among Digital Immigration Generation in Indonesia. *Journal of Eastern European and Central Asian Research (JEECAR)*, 10(6), 799–809. <https://doi.org/10.15549/jeecar.v10i6.1499>
- Anyadighibe, J. A., Etuk, A., James, E. E., & Inyang, R. S. (2021). Effect of Promotional Mix on the Marketing of Insurance Services. *Journal of Business and Management Studies*, 3(2). <https://doi.org/10.32996/jbms>
- Arsyanto, M. T., & Rahmawati. (2018). Analisis Pengaruh Positioning Produk Dan Citra Merk Terhadap Keputusan Pembelian (Studi pada Civitas Akademika di Universitas Kahuripan Kediri dan Universitas Islam Kediri). *Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 2(1). <https://tekno.kompas.com>
- Artika, & Arma Putra, F. (2024). Analisis Strategi Pemasaran Terhadap Peningkatan Penjualan (Studi Kasus Pada UMKM Toko Nurhidayah di Kabupaten Majene, Sulawesi Barat). *Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, 4. <https://doi.org/10.46306/vls.v4i2>
- Ashfia, S. A., Prihatini, A. E., & Ngatno. (2024). Pengaruh Pemasaran Langsung dan Harga Terhadap Keputusan Pembelian Produk Botol Minum Merek Tupperware. *Jurnal Ilmu Administrasi Bisnis*, 13(1). <https://ejournal3.undip.ac.id/index.php/jiab>
- Aswurah, Arfah, A., & Alam, S. (2024). Perkembangan dan Dampak Financial Technology terhadap Inklusi Keuangan di Indonesia: Studi Literatur. *Jurnal Bisnis Dan Kewirausahaan*, 13(2). <https://e-jurnal.nobel.ac.id/index.php/jbk>
- Azhary, M. R., Agung, M., Prahaski, N., Ulin, T. T., & Suhairi. (2023). Strategi dan Peran Komunikasi Bisnis Dalam Upaya Meningkatkan Minat Beli Konsumen di Era Digital. *Jurnal Ekonomi, Akuntansi Dan Manajemen*, 3(4).
- Bahri, S., Harahap, R. R., Rahmah, H., & Maulana, S. (2023). Analisis Strategi Komunikasi Bisnis Efektif di Era Digital: Studi Kasus dari Berbagai Industri. *Jurnal Pendidikan Tambusai*, 7(2), 14374–14379.
- Belch, G. E., & Belch, M. A. . (2021). *Advertising and Promotion An Integrated Marketing Communications Perspective* (12th ed.). McGraw-Hill Education.

- Blakeman, R. (2018). *Integrated Marketing Communication Creative Strategy From Idea to Implementation* (E. Swayze, Ed.; 3rd ed.). Rowman & Littlefield. www.rowman.com
- Butkouskaya, V., Oyner, O., & Kazakov, S. (2023). The Impact of Omnichannel Integrated Marketing Communications (IMC) on Product and Retail Service Satisfaction. *Journal of Economics, Finance and Administrative Science*, 28(56), 319–334. <https://doi.org/10.1108/JEFAS-09-2022-0237>
- Cornelissen, J. (2005). *Corporate Communications: Theory and Practice*. Sage.
- Craig, A. J., & Shimp, T. A. (2018). *Advertising, Promotion, and Other Aspects of Integrated Marketing Communications* (10th ed.). Cengage Learning.
- Creswell, J. D., & Creswell, J. W. (2023). *Research Design (Qualitative, Quantitative, and Mixed Methods Approaches)* (L. Fargotstein, T. Buyan, & P. Schroeder, Eds.; 6th ed.). SAGE.
- Daeli, J., Delima, I. D., & Mirza, M. (2023). Strategi Komunikasi Pemasaran PT Finacel Finance Indonesia Dalam Meningkatkan Penggunaan Aplikasi Kredivo Tahun 2022. *Innovative: Journal Of Social Science Research*, 3(5).
- Damayanti, A. O. (2019). *Strategi Corporate Communication PT. Payfazz Teknologi Nusantara dalam Membangun Citra Positif Perusahaan E-Commerce (Studi Deskripsi Kualitatif pada Public Relations PT. Payfazz Teknologi Nusantara di Jakarta)*.
- Departemen Komunikasi. (2024). *Talenta Digital dan Inklusi Keuangan Kunci Peningkatan Daya Saing Ekonomi Keuangan Digital*. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2512323.aspx
- Duc, P. M., Nam, D. T., & Anh, D. N. (2022). Integrated Marketing Communications for Fintech Products: Empirical Study on Agribank eMobile Banking by VNPAY. *Journal of System and Management Sciences*, 12(4), 147–174. <https://doi.org/10.33168/JSMS.2022.0410>
- Eka, R. (2017, August 8). *Payfazz dan Strategi Keagenan untuk Menyasar “Unbanked Society” di Indonesia*. Dailysocial.Id. <https://dailysocial.id/post/payfazz-dan-strategi-keagenan-untuk-menyasar-unbanked-society-di-indonesia>
- Faeni, D. P., & Fadhila, M. R. (2024). Digital Marketing Strategy in The Era of Business Transformation: Implementation and Development. *Neraca*, 2(8), 425–435. <http://jurnal.kolibi.org/index.php/neraca>
- Fazz Agen. (2015). *Tentang Kami*. <https://Fazz.Com/Id/Agen/>
<https://fazz.com/id/agen/>

- Feldiansyah. (2024). Analysis of Corporate Communication Strategies in Enhancing Company Image. *Perspektif*, 13(1), 106–114. <https://doi.org/10.31289/perspektif.v13i1.10584>
- Fiantika, F. R., Wasil, M., & Jumiayati, S. (2022). *Metodologi Penelitian Kualitatif* (Y. Novita, Ed.). PT. Global Eksekutif Teknologi . www.globaleksekutifteknologi.co.id
- Fox, N. J. (2008). Post-positivism. In *The SAGE encyclopedia of qualitative research methods* (Vol. 2, pp. 659–664). <https://www.researchgate.net/publication/261287946>
- García-Carrión, B., Muñoz-Leiva, F., Del Barrio-García, S., & Porcu, L. (2024). The Effect of Online Message Congruence, Destination-Positioning, and Emojis on Users' Cognitive Effort and Affective Evaluation. *Journal of Destination Marketing and Management*, 31. <https://doi.org/10.1016/j.jdmm.2023.100842>
- Ginting, R. W. E., & Sudibyoy, A. G. (2024). Strategi Personal Selling PT. Asuransi Umum Mega Dalam Meningkatkan Jumlah Nasabah. *Nusantara Journal of Multidisciplinary Science*, 2(1). <https://jurnal.intekom.id/index.php/njms>
- Habibah, A. N., Mulyono, F., & Gunawan, C. (2023). Integrated Marketing Communication: How IMC Methode Build a Brand Equity. *Marketgram Journal*, 1(1), 44–51.
- Hanum, R., Anom, E., & Iswadi. (2023). Strategi Komunikasi Start Up Laelyind dalam Meningkatkan Brand Image dan Daya Saing. *Journal of Management and Bussines (JOMB)*, 5(2), 1908–1916. <https://doi.org/10.31539/jomb.v5i2.7201>
- Haryono, T., & Marniyati, S. (2017). Pengaruh Market Orientation, Inovasi Produk, dan Kualitas Produk Terhadap Kinerja Bisnis dalam Menciptakan Keunggulan Bersaing. *Jurnal Bisnis & Manajemen*, 17(2), 51–68. <https://jurnal.uns.ac.id/jbm/article/view/17174>
- Hulasoh, E. (2018). Komunikasi Pemasaran Terpadu Umroh ESQ Tour Travel PT. Fajrul Ikhsan Wisata. *Jurnal Pemasaran Kompetitif*, 1(2), 32.
- Huszárik, E. S., Kosár, S. T., Korcsmáros, E., Górány, Z., & Csinger, B. (2023). Corporate Competitiveness and Communication Practice in Communication Technologies – International Comparison. *Argumenta Oeconomica*, 2023(2), 5–31. <https://doi.org/10.15611/aoe.2023.2.01>
- Huzein, F. (2024). Strategi Komunikasi Publik Relation Dalam Mempromosikan Pariwisata. *Jurnal Multidisiplin Ilmu Akademik*, 1(3), 249–255. <https://doi.org/10.61722/jmia.v1i3.1412>

- Irfani, K. I., Chan, A., & Tresna, P. W. (2024). Integrated Marketing Communications (IMC) strategies analysis at PT. Eshan Mega Propertindo. *Eduvest-Journal of Universal Studies*, 4(3). <http://eduvest.greenvest.co.id>
- Juska, J. M. (2022). *Integrated Marketing Communication Advertising and Promotion in a Digital World* (2nd ed.). Routledge.
- Kampumure, J., Omoro, N. O., & Odhiambo, L. O. (2020). Communication Strategies, Financial Literacy and Financial Inclusion: A Critical Literature Review. *The Ugandan Journal of Management and Public Policy Studies*, 16(19). <https://www.researchgate.net/publication/368478533>
- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing* (L. Albelli, Ed.; 17th ed.). Pearson.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2017). *Marketing 4.0* (A. Tarigan, Ed.; F. Ilyas, Trans.). Kompas Gramedia.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2022). *Marketing 5.0* (A. Tarigan, Ed.; 1st ed.). Gramedia Pustaka Utama.
- Kotler, Philip., & Keller, K. Lane. (2016). *Marketing Management*. Pearson Education Ltd.
- Lestari, R. D., Andryani, K., & Prasetyaningrum, P. T. (2019). Penerapan Integrated Marketing Communication (IMC) Berbasis Teknologi Media Online Untuk Meningkatkan Daya Saing Potensi Wisata Di Bukit Mojo Gumelem, Mangunan Yogyakarta. *Charity Jurnal Pengabdian Masyarakat*, 2(2). <https://doi.org/10.25124/charity.v2i2.2195>
- Luck, E., Barker, N., Sassenberg, A.-M., Chitty, B., Shimp, T. A., & Andrews, J. C. (2020). *Integrated Marketing Communications* (J. wicks, Ed.). Cengage AU.
- Mashuri, N. D. (2020). Analisis SWOT Sebagai Strategi Meningkatkan Daya Saing (Studi Pada PT. Bank Riau Kepri Unit Usaha Syariah Pekanbaru). *Jurnal Perbankan Syariah*, 1(1), 97–112. <https://ejournal.stiesyariahbengkalis.ac.id/index.php/jps>
- Maulana, A., Nur Suciati, B., Nurinayah, G., Marchela, P., Firmansyah, R., & Kunci, K. (2023). Strategi Komunikasi Bisnis Online Shop Terbaru di Instagram dalam Meningkatkan Minat Beli Konsumen The Latest Online Shop Business. *Jurnal Manajemen, Ekonomi, Keuangan Dan Akuntansi*, 4(1), 118–126.
- Maulana, E. G., Martha, L. P., & Kusumaningtias, I. T. (2022). Analisis Strategi Komunikasi Pemasaran Terpadu Bioskop Platinum Cineplex Cibinong Square dalam Menarik Minat Menonton di Tengah Maraknya Video Streaming. *Jurnal CommLine*, 07(02), 94–105.

- Mietra, A. B., & Wibowo, S. A. (2022). Proposed Integrated Marketing Communication Strategy to Promote Brand Awareness of Online Learning Portals: Study of Mojadiapp.com. *Asia Pacific Journal of Management and Education*, 5(1), 108–125. <https://doi.org/10.32535/apjme.v4i3>
- Miles, M. B., & Huberman, A. M. (2014). *Qualitative Data Analysis a Methods Sourcebook* (H. Salmon, Ed.; 3rd ed.). SAGE Publications, Inc.
- Muttaqin, Muh. Z. H., Sarjan, M., Rokhmat, J., Azizi, A., & Rasyidi, M. (2022). Aliran Filsafat Post-Positivisme dalam Pembelajaran IPA di Indonesia : Tantangan dalam Pencapaian Kompetensi Sikap Spiritual. *Biocaster : Jurnal Kajian Biologi*, 2(4), 195–202. <https://doi.org/10.36312/bjkb.v2i4.123>
- Nesterenko, V., Miśkiewicz, R., & Abazov, R. (2023). Marketing Communications in the Era of Digital Transformation. *Virtual Economics*, 1(1), 57–70.
- Nurmala, Kholil, S., Rubino, & Sikumbang, A. T. (2023). Bank Syariah Indonesia Business Communication Strategy in Promoting Products to the Lhoksemawe Area. *Scientific Culture*, 9(1), 41–58.
- Oktavania, W. P. (2019). Pengaruh Pemasaran Langsung Dan Promosi Penjualan Terhadap Keputusan Pembelian Produk Wardah Exclusive Matte Lip Cream Di Tokopedia. *Expose: Jurnal Ilmu Komunikasi*, 2(1), 27–48.
- Otoritas Jasa Keuangan. (2019). *Yuk Mengenal Fintech! Keungan Digital yang Tengah Naik Daun*. Sikapiuangmu.Ojk.Go.Id. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10468>
- Prayitno, S. (2021). Komunikasi Pemasaran Global Terpadu: Tantangan di Era Digital. *Coverage Journal of Strategic Communication*, 14(1).
- Prayitno, S., & Harjanto, R. (2017). *Manajemen Komunikasi Pemasaran Terpadu* (1st ed.). Rajawali Pers.
- Purnomo, B. H. (2011). Metode dan Teknik Pengumpulan Data dalam Penelitian Tindakan Kelas. *Jurnal Pengembangan Pendidikan*, 8(1).
- Putra, F. D., & Hajar, M. F. (2023). Segmenting, Targeting, Differentiation, dan Positioning pada Digital Campaign Instagram @sebarkebersihan. *Jurnal Penelitian Inovatif*, 3(2), 311–320. <https://doi.org/10.54082/jupin.160>
- Putri, D. L., & Nugroho, R. S. (2024, April 25). 20 Negara Penduduk Terbanyak di Dunia 2024, Indonesia Nomor Berapa? *Kompas.Com*. <https://www.kompas.com/tren/read/2024/04/25/180000765/20-negara-penduduk-terbanyak-di-dunia-2024-indonesia-nomor-berapa?page=all#:~:text=4.%20Indonesia,277.534.122%20orang%20pada%202023>

- Putri, P. A., & Fauziya, F. (2024). Analisis Strategi Pemasaran Segmentation, Target, Positioning (STP), dan Brand Awareness Terhadap Keputusan Pembelian Konsumen Produk Jas Hujan. *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)*, 10(4), 2326–2334. <https://doi.org/10.35870/jemsi.v10i4.2588>
- Rahmadhani, N., Syadzwin, D., Simarmata, J., Saragih, L. S., & Baskoro, D. A. (2024). Analisis Strategi Komunikasi Pemasaran Nronlineshop_ Di Platform Shopee. *Jurnal Penelitian Ekonomi Manajemen Dan Bisnis*, 3(3), 127–137. <https://doi.org/10.55606/jekombis.v3i3.3942>
- Rashkova, Y., Moi, L., Marku, E., & Cabiddu, F. (2023). Online Integrated Marketing Communication Strategies of International Brands: Standardization vs. Adaptation Approaches. *Journal of Marketing Communications*, 1–24. <https://doi.org/10.1080/13527266.2023.2177710>
- Rehman, S. ul, Gulzar, R., & Aslam, W. (2022). Developing the Integrated Marketing Communication (IMC) through Social Media (SM): The Modern Marketing Communication Approach. *Sage Journals*, 12(2). <https://doi.org/10.1177/21582440221099936>
- Rijali, F. A., & Nirawati, L. (2024). Analisis Penerapan Integrated Marketing Communication pada UMKM ELMASKIN. *Economics And Business Management Journal*, 3(2).
- Rochmawati, D. R., Hatimatunnisani, H., & Veranita, M. (2023). Mengembangkan Strategi Bisnis di Era Transformasi Digital. *Coopetition: Jurnal Ilmiah Manajemen*, 14(1), 101–108. <https://doi.org/10.32670/coopetition.v14i1.3076>
- Rosid, A., Purnomo, H., Hamid, A., Wardhana, M. G., & Setianti, Y. (2023). The Influence of Integrated Communication Strategies in Online Business in the Digital Era on Building and Sustaining Corporate Image: a Case Study on the Dynamics of Companies in Indonesia. *International Journal of Economic Literature*, 1(2), 177–190.
- Santoso, F., & Sudarmiatin. (2024). Analysis of the influence of Multichannel Marketing Strategy in the 5.0 era: Integrating Online and Offline for Optimal Results. *Journal of Business Management and Economic Development*, 2(02), 979–997. <https://doi.org/10.59653/jbmed.v2i02.843>
- Silviani, I., & Darus, P. (2021). *Strategi Komunikasi Pemasaran Menggunakan Teknik Integrated Marketing Communication (IMC)* (I. Silviani, Ed.; 1st ed., Vol. 1). Scopindo Media Pustaka.

- Siregar, Y. S., Darwis, M., Baroroh, R., & Andriyani, W. (2022). Peningkatan Minat Belajar Peserta Didik dengan Menggunakan Media Pembelajaran yang Menarik pada Masa Pandemi Covid 19 di SD Swasta HKBP 1 Padang Sidempuan. *Jurnal Ilmiah Kampus Mengajar*, 69–75. <https://doi.org/10.56972/jikm.v2i1.33>
- Soliha, N., & Rohman, A. (2024). Analisis Aspek Digital Marketing Dalam Meningkatkan Retensi Pelanggan di RH Kue and Cookies Socah Bangkalan. *Jurnal Media Akademik*, 2(6). <https://doi.org/10.62281>
- Sudaryono. (2022). *Komunikasi Bisnis* (L. Novita & A. Tifiri, Eds.; 1st ed., Vol. 1). Kencana.
- Sugiyono. (2022). *Metode Penelitian Kualitatif (untuk Penelitian yang Bersifat: Eksploratif, Enterpretif, Interaktif dan Konstruktif)*. Alfabeta.
- Suleman, D. (2024). Personal Selling Strategy. *Jurnal Pengabdian Kepada Masyarakat*, 4(1), 33–39. <https://doi.org/10.54259/pakmas.v4i1.2456>
- Susanto, D., Risnita, & Jailan, M. S. (2023). Teknik Pemeriksaan Keabsahan Data Dalam Penelitian Ilmiah. *Jurnal Pendidikan, Sosial & Humaniora*, 1(1). <http://ejournal.yayasanpendidikandzurriyatulquran.id/index.php/qosim>
- Tang, S., Chen, Z., Chen, J., Quan, L., & Guan, K. (2023). Does FinTech Promote Corporate Competitiveness? Evidence from China. *Finance Research Letters*, 58.
- Ulhusna, U., & Mubasiroh, S. L. (2023). Strategi Integrated Marketing Communication (IMC) Pada Digital Agency Syariah Syafaat Marcom Di Yogyakarta Tahun 2021. *At-Thullab : Jurnal Mahasiswa Studi Islam*, 5(2), 79–89. <https://doi.org/10.20885/tullab.vol5.iss2.art8>
- Walidin, W., Saifullah, & Tabrani. (2015). *Metodologi Penelitian Kualitatif & Grounded Theory* (Masbur, Ed.; 1st ed.). FTK Ar-Raniry Press.
- Wang, C. L. (2021). New Frontiers and Future Directions in Interactive Marketing: Inaugural Editorial. *Journal of Research in Interactive Marketing*, 15(1), 1–9. <https://doi.org/10.1108/JRIM-03-2021-270>
- Wardhana, A. (2024, January 30). *21 Aplikasi Jual Pulsa Terlengkap dan Termurah 2024*. Mitra.Bukalapak.Com. <https://mitra.bukalapak.com/artikel/aplikasi-jual-pulsa-122303>
- Wei, L., Zheng, S., Du, S., & Zhang, B. (2024). Agency Selling or Reselling: The Role of Cause Marketing. *European Journal of Operational Research*.
- Widyastuti, S. (2017). *Manajemen Komunikasi Pemasaran Terpadu* (I. Hadi, Ed.; 1st ed.). FEB-UP Press.