

# Integrated Marketing Communication Implementation in Finance Company: Social Media and Digital Media as New Elements

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**Abstract :** Technological developments affect people's behavior so that today they are very dependent on technology to obtain information and communicate with other people efficiently and quickly. Companies need new concepts, tools, and ideas to integrate social media and digital media strategically. However, there are very few studies on implementing and integrating social media and digital media in integrated marketing communications. This study aims to research digital media and social media implementation and integration as a marketing communication tool in finance company as services industry. This study used a qualitative methodology to investigate how integrated marketing communication implementation through digital media and social media. The qualitative methodology was particularly appropriate for these study as digital and social media platforms and their use by consumers are rapidly changing, and a holistic organization understanding of IMC is required. Finance companies use social media such as Twitter, Instagram, Facebook, LinkedIn as a means of promoting and for public relations. Digital media websites are used to promote, conduct virtual exhibitions, and practice public relations, while mobile applications and email marketing are suitable for direct selling. The IMC framework explores digital and social media integration with three themes: implementation, measurement and strategic role. Digital and social media set different goals for each platform. Thus, the organization must first determine social media's strategic role before deciding which social media network to use.

**Keywords:** *Digital Media, Social Media, Integrated Marketing Communication, Online Marketing, Virtual*

## 1. INTRODUCTION

One of the characteristics of the times change is the development of information technology, particularly the internet. The internet is a means of communication and media to obtain the information needed easily and quickly. Society's growth in the world support usage of the internet, especially in Indonesia. Indonesia is included in 15 countries in Asia Pacific with the highest number of internet users, and is in third place after China and India[1]. The development of information technology has impacted society, and generates the growth of companies in Indonesia. Technological developments affect people's

behavior, so that today they are very dependent on technology, to obtain information and communicate with other people efficiently and quickly[2].

These changes have caused many companies in Indonesia to make several adjustments, specifically in their marketing communication strategies with consumers. Marketing communication is an effort to convey messages to the public, especially target consumers, regarding products and services circulating in the market[3]. Companies carry out marketing communication through various channels[4], and this is called integrated marketing communications. Marketing communications are all traditional and online media, namely newspapers, radio, magazines, television, outdoor advertising, sponsorship, public relations, customer service hotlines, company websites, social media sites, packaging, logos, point of sale displays, and sales personal[5]. Integrating all marketing tools is the best choice because it is efficient[6].

Integrated marketing communication (IMC) is also known as a strategic process, a combination of planning, developing, implementing, and evaluating organized and measured marketing communication programs that affect external and internal customers[7]. The purpose of integrated marketing communication is to promote, invite and communicate with consumers and increase sales and brand equity[8];[9]. Integrated marketing communication through the promotion mix is considered a comprehensive strategy for communicating products by combining various communication elements such as advertising, direct response, sales promotion, and public relations to provide maximum communication impact[10].

The future of marketing communication is predicted to be increasingly diverse through a collection of digital media options added to traditional media[11]. Companies compete to increase their budgets for bidding on paid advertising and social media to gain a competitive advantage [12]. The growth of digital media advertising reached 33 percent, and the use of social media increased to 47 percent in 2019. Advertising through television has decreased by 1.3 percent in the same year. Digital media and social media can reach a market share of 26.9 percent by 2020 [13].

The number of middle-class populations in Indonesia has increased in the last decade, thus pushing the public consumption level higher. The existence and function of finance companies as an alternative for society to meet their needs have become increasingly inseparable, especially among the lower and middle classes. A finance company is a non-bank financial institution that carries out financing activities to provide funds. The party who provides the goods is the dealer or showroom. Multi-finance companies and dealers carry out the Business (B2B) collaboration process. Based on the performance report data of multi-finance companies released by the Financial Services Authority (OJK), the distribution of financing until June 2019 reached IDR 463.38 trillion. This figure grew by around 4.47 percent from June 2018, which reached IDR 443.54 trillion. Of the total figure, 22 percent was channeled for two-wheeled motor vehicles and 41.6 percent for four-wheeled vehicles. The rest is other consumer goods, productive goods, infrastructure goods, services, and trade receivables. The competition in the financing industry is getting tighter, requiring companies to contemplate harder to determine their business strategies in facing competition for the consumer financing factor[14].

*Mandiri Tunas Finance* is a financing company in Indonesia. The company has started to adopt digital media and social media as instruments of marketing communication and branding activities. *Mandiri Tunas Finance* received the 2019 Digital Brand of The Year award from Infobank and Isentia Indonesia. The award is given to companies and products with the highest digital branding index on online and social media. Measurements were carried out from January 2018 to December 2018 using the Isentia Social Media Monitoring method[15].

Social media choices with their respective advantages can be combined into strengths for the company[11]. Companies need new concepts, tools, and ideas to integrate social media and digital media strategically. However, there are very few studies on implementing and integrating social media and digital media in integrated marketing communications. Only a limited number of organizations utilized social media[16]. As the characteristics of social and digital media are very different from traditional marketing communication channels, there is a need to modify the existing IMC framework to integrate social media in organizations effectively. In addition, the service industry has very different characteristics from the non-service industry. Therefore, the present study aims to contribute to research on implementing and integrating digital media and social media as a marketing communication tool in the services industry.

## 2. LITERATURE REVIEW

### Integrated Marketing Communication

The concept of Integrated Marketing Communication (IMC) itself is quite diverse. As stated by[17], Integrated Marketing Communication is an integrated approach to achieve efficiency by combining

different communication functions synergically so that organizations can speak with one voice or one viewpoint. Meanwhile, the advertising agency association in America defines integrated marketing communication as "a concept known as the added value of a comprehensive planning that evaluates the strategic roles of various communication disciplines and combines these disciplines in a clear, consistent manner and achieves maximum communication impact." [18].

As IMC develops, Luck & Moffatt formulate a promotional mix that is an integral part of IMC elements[19]. The promotion mix includes advertising, sales promotion, direct marketing, public relations, sponsorship, exhibitions, selling & data management, social media, and web sites. There is a slight difference from Belch's elements, namely the addition of an interactive/internet marketing element. Interactive/internet marketing is an interactive marketing activity through CD-ROM, digital telephone, interactive TV, or online using the internet network to communicate about products or services. Through this activity, companies and consumers can communicate directly in two directions in real-time.

Before the digitalization era, IMC advertising elements still depended on physical materials and one-way or non-personal communication. However, the current situation is different in terms of communication, the level of customer information needs in advertising. Customers are looking for everything to be as fast or as fast as possible [6]. The modern era of technology provides all these solutions and multifold results in quick information about new launches, interactive two-way communication, and after sales service [20].

### Digital Marketing

Digitalization has brought revolutionary changes in data management, media management, and the business sphere. Digital media and social media can reach a market share of 26.9 percent in 2020[21]. Content marketing is an integral part of digital marketing that focuses on creating and distributing relevant, consistent, and valuable content to attract new customers and retain them [22]; [23]. Digital technology affects current business activities by making marketing activities more effective and efficient and can also be considered by potential consumers as a reference in making purchasing decisions [24]. Digital marketing is one type of marketing used to promote products and services to consumers through digital channels[25]. According to the American Marketing Association (AMA), the definition of digital marketing is activities, institutions, and processes that are facilitated by digital technology in creating, communicating, and conveying values to consumers and other interested parties[26].

Digital marketing is often defined as marketing activities that use internet-based media [27]. The internet is quite an influential tool for businesses. The use of digital marketing has a significant advantage in setting targets according to demographics, domicile, lifestyle, and even habits. Digital marketing reaches through a broader range and can be accessed anytime. The results of the analysis are the number of visitors to the site online, and the rapid traffic

is visible so marketers can take corrective action or change actions if they feel something is not right. Another advantage is that it costs much less than conventional marketing. Digital marketing, including social media, has proven to be generous support in modern advertising, providing all the solutions in one place [28]. Digital marketing facilitates advertising in terms of widespread and personalization of messages, time and cost-effectiveness, and is more impactful, targeted, interactive, and responsive. It builds a strong brand with less time frame, less use of resources, and subsequently results in more return on investment[12].

### Social Media

Technological developments have expanded promotional media through the internet. It can also establish communication and build strong relationships with customers. A rapid change in digital media facilitates social contact platforms with and without face-to-face interaction, providing useful information and ease of use to customers. Social media are crucial role players in influencing and attracting consumers' behavior and perception towards products or brands[29]. Social media seem to be more influential than traditional marketing techniques [30]. Consumers search for product information and reviews on social media platforms [31]. Some social media support customized marketing of products and services offered from customer to consumer, business to business, and finally build brands[32];[33]. Marketers are using social media communication in their marketing strategies. Surprisingly, more than 90 percent of businesses or marketers use social media platforms like Instagram, Pinterest, Twitter, Google+, LinkedIn, Facebook, Youtube, Whatsapp, Tumblr, and other social media to create awareness and attract new customers[34].

Social media as a collection of software allows individuals and communities to get together, share, communicate, and in some cases, collaborate or play with each other. Media social has the power of user-generated content (UGC) where users generate content, not by editors as in mass media institutions[35]. Social media is a group of internet-based applications that build a foundation of web 2.0 ideology and technology that enables creating and exchanging content created by its users[16]. "Social media is a term describing a type of media based on online communication and interaction between people" [36]. Based on the definition, it is considered that social media is used to socialize with other people through internet networks. Social media users' ease and convenience have made them one of the most popular digital marketing channels. Social media are not like internet communication in the past, which tend to be unidirectional, but they are now more interactive, open, and allow everyone to participate. One of the most recognized social media channels today is Facebook, Twitter, Instagram, and LinkedIn.

The rapid changes in digital media provide facilities for interaction in social communication platforms. Interaction is carried out indirectly and face-to-face, which provides useful information and ease of use to customers.

Social media have played essential roles in influencing and attracting consumer behavior and perceptions of products or brands[29]; [37]. Social media are also said to be more influential than usual or traditional marketing ([38]. Social media platforms are often used to search for product information and reviews [31]. Several social media support the specific marketing of products and services offered to customers, business to business, and ultimately results in brand building[32].

### 3. RESEARCH METHODS

This study used a qualitative methodology to investigate how the implementation of integrated marketing communication through digital media and social media. The qualitative methodology was particularly appropriate for this study as social media platforms and their use by consumers are rapidly changing, and a holistic organization understanding of IMC is required. This study used exploratory analysis, a study by conducting tracing, especially in stabilizing concepts used in a broader research scope with a more extensive conceptual reach. The exploratory analysis aims to understand the main problems in more detail to develop existing hypotheses[39]. The research method used in this research is a case study. Case study research examines phenomena thoroughly under their real conditions, using various forms of qualitative data. Case study research is an in-depth study of certain events, environments, and situations that make it possible to reveal or understand something[40].

Purposive sampling was undertaken to obtain informants who had significant responsibility for the phenomenon being studied[12]. Informants are senior managers from the management of *PT Mandiri Tunas Finance*, who were directly involved in the implementation of integrated marketing communication through digital media and social media, namely Strategic Marketing Communication Division Head, Digital Business Department Head, and Multipurpose Division Head. This study aims to understand how *Mandiri Tunas Finance* implements integrated marketing communications through digital media and social media.

The data collected in this research is through in-depth interviews, observation, and documentation. In-depth interviews are often described as "conversational with a purpose" and are a reliable primary data collection method for qualitative research[41]. The informal style of semi-structured interviews generates a discussion instead of a structured question-and-answer format[42]. This methodology allows examining managers' experiences that are not identified in the literature before the social media evolution. Furthermore, the qualitative interview process has a more significant potential to obtain various information[42]), and the data obtained were processed and interpreted using qualitative data analysis techniques. Validation of the data was carried out by extension of participation and triangulation.

#### 4. RESULT AND ANALYSIS

In-depth interviews with informants and observations show that *Mandiri Tunas Finance* (MTF) has a digital ecosystem as a service company. This digital ecosystem aims to meet customer needs and strengthen the brand image. This goal is implemented to provide digital media and social media that interact directly with the company. To understand how MTF implements and integrates digital media and social media, the authors use an integrated marketing communication framework approach. Valos uses the IMC framework to explore social media use with three themes: implementation, measurement and strategic role[6].

##### Implementation of Digital and Social Media in IMC

*Mandiri Tunas Finance* (MTF) uses mobile applications, websites, and email marketing as digital media marketing. The mobile application called MTF GO is a digital platform for information media and service provision for customers. This application contains information about MTF promotions, simulated price calculations, and social media updates. Promotions in the service industry are usually discounts for down payment and installment for specific units. MTF GO has around 15,000 active users from existing and prospective customers. Referring to the IMC framework, this application serves as a means of promotion and sales. Mobile applications are used to promote sales[43];[44].

A website is some web pages that have related topics, sometimes accompanied by image files or other types of files[45]. Thousands of companies have developed websites to promote their products and services by providing information and entertainment to current and potential customers and interacting with consumers [7]. MTF developed the website to integrate its advertising efforts with various other communication techniques such as websites on the internet, direct marketing, sales promotion, publicity, public relations (PR), and event sponsorships. They also recognize that these communication tools are most effective when coordinated with other marketing program elements.

MTF has found another benefit of the website, namely as a place to conduct virtual online exhibitions. The auto show, which is usually held annually, cannot be held in 2020 because of the Covid-19 pandemic that has affected the world. The epidemic resulted in large-scale regulation restrictions in Indonesian territory, particularly Jakarta. The event called *MTF Virtual Autofiesta* was held for four days from 15 to 21 August 2020 and managed to get 36,000,000 visitors. Prospective visitors register by providing their name, cellphone number, and email on the website [autofiesta.mtf.co.id](http://autofiesta.mtf.co.id). The email data will be an additional database for email marketing communication programs. MTF is the first finance company to conduct a virtual automotive exhibition on its website. The online virtual exhibition is also MTF's first experience as a service company. An industry has done online virtual exhibitions in museums [46].

Another digital media that plays a role in MTF marketing communications is email marketing. Email

marketing is a communication medium to communicate commercial messages to individuals or groups of consumers using email as a communication tool[47]. Usually, email marketing involves using email to send advertisements, business solicitations, or sales or donation requests. Any email communication is intended to build loyalty, trust, or brand awareness. Email provides a significant increase in consumer attitudes[48]. MTF initially used email marketing to carry out promotions and direct sales to existing customers. However, through customer email data at the *MTF Virtual Autofiesta* event, MTF marketing communication activities can be widely accomplished via email.

Social media is a group of internet-based applications that build the ideological foundation and technology of web 2.0, enabling the creation and exchange of content created by its users[16]. The social media used by MTF are Facebook, Twitter, Instagram, and LinkedIn. The campaign materials used for the four social media are the same, with design adjustments. Social media function as a means of promoting and for public relations (PR). Social media usage in public relations programs has also been carried out by other industries [49].

Facebook users in Indonesia reached 130 million people, of whom 44.4 percent were women[50]. Twitter users are 72 thousand people, while Instagram users reach 63 million people. Data on the number of social media users are the basis for MTF consideration in using these three socials media. Facebook has become an important marketing tool for hotels[51] and the fashion industry[52]. It is even being used as Donald Trump's presidential election campaign instrument[53]. Facebook of MTF has 17.600 followers. Information or campaigns for Facebook are packed with storytelling and aimed at all groups. The post frequency for Facebook is one or two a day. Campaigns on Twitter are addressed to all people and are posted at least 5 times in one day. Instagram is more often used to provide information related to companies, education, and events related to promotions by MTF. Instagram which is a more recent platform appears to be in great demand by millennial children because of its more attractive and expressive features[54]. LinkedIn serves as a means of promotion and branding for employees. Posts on LinkedIn are limited to 3 times a week. LinkedIn MTF was followed by 44,510 people in two years.

##### Measurement

Measurement has important implications for organizational implementation. Each industry has a policy regarding measurement or objectives to be achieved. The measurements used by MTF are impression and leads generation. An impression is the number of views of all advertisements from MTF digital and social media. Leads generation is the number of leads generated and is often expressed as a percentage[55]. These leads still have to be processed to become sales. MTF does not make sales a target because customer handling is outside the realm of the digital marketing communication function. Internal company data shows that the highest leads come from the website, reaching around 50 percent of all leads. The second most elevated

lead came from Instagram at 15 percent, followed by email marketing at 10 percent.

It is very important for organizations to have tools to monitor its customers insights and improve their performance.[56] stated that the ability to obtain feedback from social media is an advantage for the organization to be used as a measurement standard. By applying social media analytics, companies can monitor the user opinions about them, their products and services to obtain meaningful feedback for improvements[16]. Seven social media measurement criteria: volume, share of voice, engagement, advocates, return on investment, leads generated, and response time[55]. Leads data are essential measures of the success of an MTF campaign. Therefore, the data become the basis for management evaluation and improvement plans to be implemented.

### Digital Integration and Strategic Role

That marketing communication has the most significant influence so that all its elements are integrated into one unit[57]. When the idea of common communication unites the elements of integrated marketing communication, they complement each other, strengthen each other and cause a synergy effect. The sum of the impact of all the elements of communication to the audience is greater than the number of the impact of the separate elements. MTF has merged various digital media and social media in integrated marketing communications. Social media addresses are included in email marketing, listed on the website, and mobile application. Other digital media are always informed at MTF social media. The company even provides special rewards to customers if they have downloaded the MTF GO and follow at least three social media of MTF, with the conditions listed on the website.

*Mandiri Tunas Finance* understands that social media and digital media are essential parts of integrated marketing communications. Management immediately formed a special division called the digital project division. This division works closely with the strategic marketing team and sales team to determine target markets and campaigns. The strategic marketing division conducts market analysis, sets pricing decisions, and designs big campaign themes every month. The digital division is in charge of handling all digital media matters, from applications to content. A social media specialist translates the campaign theme into content according to the platform. The strategic marketing communication team will review all contents before posting. Positive feedback in the form of leads will be accommodated by the digital division and then submitted to the sales team. Negative feedback in the form of a complaint will be forwarded to the customer care department. The digital division evaluates data leads and impressions every month. Thus, the strategic role of management in implementing integrated social media has been accomplished. Effective cross-channel promotions, such as those using email, Facebook, and Twitter, are not easy[58]. It is crucial to coordinate cross-channel promotions.

## 5. DISCUSSION

Every organization that wants to carry out marketing communications in its marketplace successfully needs an organization that enables organizations to communicate effectively with their current and potential customers about their products or services. Communication is one of the most fundamental ways of educating the public, which is necessary for today's society to ensure effective connections between buyers and sellers. It is no longer enough for companies to create a product that the target market wants to succeed in the modern market. Even the best product will be worthless if customer don't know about its existence.[59] claims that the marketing communication mix consists of eight main forms of communication: advertising, sales promotion, events and experiences, public relations and publicity, direct marketing, interactive marketing, word-of mouth marketing, personal selling.

[10] argue that any organization that wants to get the best results from the communication process must combine all marketing elements in an interdependent manner. A similar view was confirmed by Lauer who stated that all marketing communication tools only work optimally if they are part of an integrated marketing communication plan related to the selected communication tool[60]. The integrated marketing communication model looks very simple, as it is about consciously combining and using all forms and communication messages. As highlighted by[61], integrated marketing communication is used to unite the integration and to synergize different elements of communication.

Business organizations have to adapt to the environment's changing conditions and use integrated marketing communications through all possible channels by utilizing social media possibilities. Companies prefer to integrate innovatively while paying a lot of attention to meeting customer needs and expressing personal goals. Before implementing the integration of social media into marketing communications, the organization should consider all possible means and channels of communication with the target group, to create an attractive and acceptable communication message for certain consumers and only then disseminate it through the appropriate channels [62]. An effective digital main channel per digital marketing power factor was identified differently because each digital channel has its own specificity[63]. It sets different goals for each platform[6]. For example, Twitter is used to provide real-time information to users, while Facebook is suitable as a medium for promotion and service.

Thus, *Mandiri Tunas Finance* must first determine social media's strategic role before deciding which social media network to use. Social media can be used in a strategic role to facilitate service; it can be used to provide the latest services that reduce the burden on the call centre, and build loyalty and develop customer relationships. Digital and social media is rapidly transforming interactions and ways of communication in society. Therefore, MTF has to judge social media's importance appropriately and utilize it for communication with users. Social media application gives the organization the possibility to communicate with

large target groups, form and improve its image, maintain relations with customers, and increase sales very effectively and with little cost.

## 6. CONCLUSION

*Mandiri Tunas Finance* (MTF) as a service company, has a digital ecosystem. To understand how MTF implements and integrates digital media and social media, the authors use an integrated marketing communication framework approach. *Mandiri Tunas Finance* (MTF) uses mobile applications, websites, and email marketing as digital media marketing. The mobile application called MTF GO is a digital platform for information media and service provision for customers. This application contains information about MTF promotions, simulated price calculations, and social media updates. MTF developed the website to integrate its advertising efforts with various other communication techniques such as websites on the internet, direct marketing, sales promotion, publicity, public relations (PR), and event sponsorships. Email marketing involves using email to send advertisements, business solicitations, or sales or donation requests, and any email communication is intended to build loyalty, trust, or brand awareness. MTF initially used email marketing to carry out promotions and direct sales to existing customers. However, through customer's email data at the *MTF Virtual Autofiesta* event, MTF marketing communication activities can be widely accomplished via email. The social media used by MTF are Facebook, Twitter, Instagram, and LinkedIn. Data on the number of social media users are the basis for MTF consideration in using these three social media. MTF uses impressions and leads to measure the effectivity of digital and social media.

MTF does not make sales a target because customer handling is outside the realm of the digital marketing communication function. *Mandiri Tunas Finance* understands that social media and digital media are essential parts of integrated marketing communications. Management immediately formed a special division called the digital project division to handle all digital media matters. Digital and social media set different goals for each platform. Thus, the organization must first determine social media's strategic role before deciding which social media network to use.

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