

Integrated Marketing Communication Strategy in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency)

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Abstract. *This research aims to analyze integrated marketing communication strategies in insurance business competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency) with various supporting and inhibiting factors. The research method used is descriptive qualitative with data collection through in-depth interviews and documentation. Data analysis uses participatory observation. The results of the research show that, of the 5 (five) indicators in the integrated marketing communication strategy, there are 4 (four) strategies implemented by Allianz agents in North Penajam Paser Regency, namely advertising, direct marketing, sales promotion and personal sales, although they are still less than optimal. The result of the study showed that Allianz agents in North Penajam Paser Regency have implemented integrated marketing communication strategies, especially personal selling and sales promotion strategies which are most dominantly used by Allianz agents in the competitive insurance business in North Penajam Paser Regency.*

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INTRODUCTION

Marketing is one of the strategic functions within a company to carry out its business activities, especially when competition in the industry shows increasingly high intensity. Marketing is the spearhead for a company's long-term existence. Many companies fail and go bankrupt because they fail to carry out their marketing activities effectively. Effective marketing can bring together companies and consumers, both directly and through intermediary markets. In this way, the company is able to effectively fulfill the needs and desires of its consumers. Effective marketing requires effective communication channels, building effective channels is not an easy task. Marketing is a company's activity to acquire, develop and retain consumers, both existing consumers and new consumers. Therefore, successful marketing is synonymous with increasing consumer loyalty and the growing number of new consumers who are able to make a significant contribution to the company (Priansa, 2017).

Referring to this statement, of course the marketing sector will have challenges in the achievement process. Where along with the development of science and technology (Bany Mohammad et al., 2022), challenges in the world of marketing from simple marketing roles to integrated marketing roles will certainly face challenges and obstacles in achieving these goals.

Based on this challenge, the interests of consumers or customers remain the main concern or main goal. Marketers work together to serve the interests and needs of their customers. To face and break down these challenges into a way that is able to provide the best solution for marketers in communicating well and effectively (Kumar & Mittal, 2020; Ibeh et al., 2024).

Likewise, the insurance world requires an integrated marketing communications strategy to increase the number of customers (Juska, 2021). The world of insurance has now been hit by a process of globalization, which requires insurance companies to always follow global developments in the business world with full awareness to further strengthen the implementation of professional management in each company involved in the open market so that the company can continue to maintain its existence and development business in the future.

This is also relevant to the phenomenon of increasingly sharp competition among insurance players, while the competition in the marketing arena will also become increasingly fierce (Eeckhout, 2022). With this very sharp and tight competition, it is necessary for every insurance company, including Allianz insurance, to pay more attention to one very vital aspect in insurance company management, namely the field of "Marketing".

The development of the insurance world today is increasing with evidence of the large number of insurance companies selling the same type of products, for example hospital card products or critical illness compensation owned by Allianz, AXA, Prudential, AIA, Sunlife and other insurance, which indirectly creates competition in the marketing process (Siregar & Imsar, 2023). Every competition carried out by insurance companies is always accompanied by increasing the quality and quantity of product sales as well as improving marketing management with the aim of maximizing profits. To face increasingly fierce competition in the insurance business, insurance companies or marketers/agents, in this case Allianz Insurance, are required to be quick and responsive in making decisions, so that the business they run can develop well. The Allianz insurance company must maintain the market and win the competition in the insurance business through its marketers.

Insurance is a type of business that is special and unique, where the services provided do not have any form at all, but are implicit in the form of psychological benefits in the form of protection against risks that may be experienced by customers. In Indonesia, especially in the North Penajam Paser Regency area, until now, there are still many members of the public who are still skeptical about the word insurance. In the minds of the public, insurance is synonymous with a life insurance salesman, who comes with promises and talks about death. To get around this phenomenon, an integrated marketing communication strategy is needed, which indirectly requires effective communication, which is very necessary in the competitive insurance business, because it is something that cannot be avoided in a market economy as the economy grows (Sallah & Caesar, 2020).

Competition in insurance products forces the Allianz insurance company to apply different marketing concepts to other companies to continue to advance the company. Marketing is likened to a battlefield for the Allianz insurance company and its marketers (agents), so it is very necessary to implement an integrated marketing communications strategy to win the market (Kaziba, 2020). Many opponents are faced in the insurance market, so many insurance companies are starting to realize the need to integrate various marketing communications activities which have previously been carried out separately.

In connection with the research of Putri Ayuni & Yusrizal (2023), they examined the marketing communication strategies of PT agents. Prudential Life Assurance Binjai Branch with the results of its research that, integrated marketing communication strategies for target audiences, communication objectives, designing messages, choosing media, choosing message sources, feedback, promotional budget, promotional mix and marketing mix strategies were carried out by Agent PT. Prudential Life Insurance Binjai Branch with various strategic actions.

In connection with this previous research, other insurance companies including Allianz insurance are moving towards a process called integrated marketing communications. Integrated Marketing Communications (IMC) is a method of how a business can be conveyed with the same message in all marketing media. Integrated Marketing Communications (IMC) is a marketing strategy for a business to communicate the same message across all marketing channels. Integrated marketing communications (IMC) is a combination of advertising, sales promotion, public relations, personal selling and direct marketing Silviani & Darus (2021).

However, unfortunately, based on the results of empirical observations so far, it can be said that one of the weaknesses of insurance companies engaged in insurance business activities, including Allianz insurance, lies in the field of marketing or their marketing personnel. In fact, it is realized that the success or failure of an insurance company is largely determined by the success or failure of implementing communication strategy management and professional marketing management within the insurance company, so that the company can survive and develop in the midst of today's increasingly competitive insurance business.

Furthermore, integrated marketing communications strategies do not always get the response that is expected, because there could be things that can reduce or increase the number of Allianz insurance customers from the process of implementing integrated marketing communications. Of course, it is very important to have an integrated marketing communication strategy in maximizing the marketing process for Allianz insurance products, where we also have to pay attention to supporting factors or opportunities and inhibiting factors or obstacles (barriers). Seeing the trend of the Allianz insurance company competing to win the current competition in the insurance business, based on existing facts and data, researchers are interested in conducting a study on the Integrated Marketing Communication Strategy in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency).

Is the integrated marketing communication strategy carried out by Allianz Life Indonesia marketers/insurance agents in North Penajam Paser Regency effective in improving the marketing and sales process of Allianz insurance products? Next, what is the role of integrated marketing communication strategies in insurance business competition? Can an integrated marketing communications strategy in the competitive insurance business increase effectiveness and efficiency in the marketing and sales of Allianz insurance products? Based on this description, the author raised the research focus on Integrated Marketing Communication Strategy in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency).

METHODS

The approach used in this research is a qualitative approach with a descriptive research type or strategy. The aim of descriptive research is to systematically, factually and accurately describe the facts and characteristics of a particular population or area. This research is used to find out how integrated marketing communication strategies are in the insurance business competition (case study of Allianz Life Indonesia insurance in North Penajam Paser Regency). Researchers act as research instruments and other instruments support researchers. The researcher's presence in this research was as a full participant. Then the presence of the researcher was known by the informant. The role of the researcher in this qualitative research is as a planner, data collector, analyzer, and finally as the originator of the research. The research location chosen was in the North Penajam Paser Regency area for the reason that part of the North Penajam Paser Regency area became part of the Nusantara Capital Authority and indirectly North Penajam Paser Regency became Serambi Nusantara. The informants in this research function as sources for seeking or obtaining information regarding integrated marketing communication strategies in the competitive insurance business (case study of Allianz Life Indonesia insurance in North Penajam Paser Regency). This research uses a purposive sampling technique. The

sample selected is based on certain criteria, in this case the characteristics of informants who can provide information in accordance with the research objectives.

RESULTS AND DISCUSSION

Integrated Marketing Communication Strategy in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency)

The following are the results of researchers' interviews with informants which intersect with research related to Integrated Marketing Communication Strategy in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency).

"Basically, we carry out the marketing or insurance sales process, still relying on selling directly to prospective customers or making presentations in a plurality and sometimes or every day we can update via personal social media such as Instagram or Facebook, even via WhatsApp status in the hope that those who see the information They may be interested in taking Allianz insurance products. At first we also did not classify prospective prospects, because all living people definitely need something called protection or guaranteed income. And we feel that it is quicker to educate potential customers by selling directly (face to face, because in this process we can see and predict whether these potential customers are interested in Allianz products or not. Besides that, we as Allianz agents have more power, it's easier and more targeted in providing the type of protection they will take to protect their lives and finances. Apart from the media mentioned above, we also do marketing through certain moments or with new insurance products and facilities, sometimes we also occasionally use supporting tools, such as brochures, pamphlets, flipcharts which are used to clarify product delivery to potential customers."

The excerpt from the interview provides a glimpse into the marketing and sales strategies employed by Allianz agents to promote their insurance products. They primarily rely on direct selling methods, engaging with prospective customers face-to-face or through presentations to communicate the benefits of Allianz insurance. Additionally, they leverage personal social media platforms like Instagram, Facebook, and WhatsApp to regularly update their network about Allianz offerings, hoping to attract individuals who may be interested in purchasing insurance products. A notable aspect of their approach is the initial lack of classification of prospective prospects, driven by the belief that everyone requires some form of protection or guaranteed income. This broad perspective allows them to cast a wide net and engage with a diverse range of potential customers without specific targeting. They find face-to-face interactions to be the most effective way to educate potential customers about Allianz products, enabling them to gauge interest levels and tailor their pitch accordingly. Allianz agents feel empowered in their roles, possessing the knowledge and authority to guide customers towards suitable insurance solutions. This empowerment enables them to provide targeted recommendations and address customer concerns with confidence.

"To make it easier for me in the process of marketing and selling Allianz insurance products, I usually first contact my closest relatives, colleagues, neighbors and friends in my daily work. The process of selling Allianz insurance products that I carry out is mostly through sales promotions, personal sales and direct marketing, which begins with a market survey, followed by story telling about incidents or events that have been experienced by previous customers with the aim of opening the mindset of the importance of having Allianz insurance products. to cover their lives and health. I use this method, because I assume that, through this method I can educate, provide a good and correct understanding of the Allianz insurance products that I offer, so that I can easily influence potential customers about the importance of having Allianz insurance for themselves or for their entire family."

The interview excerpt provides insight into the personal approach adopted by Allianz agents in marketing and selling insurance products. These agents prioritize reaching out to their immediate social circle, including relatives, colleagues, neighbors, and friends, as a starting point

in their sales efforts. Their sales strategy predominantly revolves around sales promotions, personal sales interactions, and direct marketing tactics.

The process typically begins with conducting a market survey to understand potential customers' needs and preferences. Subsequently, agents engage in storytelling, recounting incidents or events experienced by previous customers, with the aim of illustrating the significance of having Allianz insurance products for life and health coverage. Through these narratives, agents endeavor to educate and instill a comprehensive understanding of Allianz insurance offerings, thereby influencing potential customers to recognize the value of acquiring insurance for themselves or their families.

The rationale behind this approach lies in the belief that by personally engaging with individuals within their social circles, agents can establish trust and credibility, facilitating a more effective exchange of information and persuasion. Through storytelling, agents not only convey the benefits of Allianz insurance but also seek to address any apprehensions or misconceptions that potential customers may have.

Supporting Factors and Inhibiting Factors for Integrated Marketing Communication Strategies in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency)

The following are the results of researchers' interviews with informants (Allianz agents) regarding supporting and inhibiting factors in implementing the Integrated Marketing Communication Strategy in Insurance Business Competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency).

"In carrying out the process of marketing and selling Allianz insurance products to customers, in the field we often find external inhibiting factors, such as several customers from other insurance companies and the same company, who feel they no longer trust insurance agents, because these agents are less than optimal in providing insurance services. in accordance with company standards. There is an attitude that is less alert and fast in providing services, both in the form of claims and reminding customers about due dates and so on. There are several insurance agents who still lack updates in insurance product information and sales skills (internal inhibiting factors). However, basically now there are many facilities to increase scientific capacity in updating insurance agent products and skills through training both offline and online and in the current digital era, it actually makes it very easy for an insurance agent to promote and brand himself and his flagship insurance products or "It can also be done through story telling of completed events or claims resulting from an agent's service to the customer (external supporting factors)."

The excerpt sheds light on the challenges faced by Allianz agents in marketing and selling insurance products, as well as the opportunities presented by the current digital era. One of the primary obstacles encountered in the field is the presence of external inhibiting factors, such as customers who have lost trust in insurance agents due to subpar service experiences. This lack of trust stems from instances where agents fail to meet company standards in terms of responsiveness and efficiency in handling services like claims and reminders about due dates. Furthermore, competition from agents representing other insurance companies adds to the complexity, making it challenging to win over customers' confidence.

Internally, some agents struggle with keeping up-to-date with the latest information about insurance products and honing their sales skills, which can impede their effectiveness in the field. However, despite these internal inhibiting factors, the excerpt also highlights the existence of numerous opportunities for improvement. In the current digital landscape, agents have access to various facilities and resources to enhance their knowledge and skills through both offline and online training programs. This presents a pathway for agents to overcome internal obstacles and become more proficient in their roles.

The digital era offers external supporting factors that can aid agents in their endeavors. With the widespread use of digital platforms, agents can easily promote themselves and Allianz's flagship products, leveraging tools like social media to establish their brand presence and engage with potential customers. Additionally, the power of storytelling emerges as a potent tool, where agents can narrate success stories of past events or claims handled impeccably, showcasing their dedication and competence to prospective clients.

"Through external supporting factors, namely the Allianz insurance company, which has product features that are in line with current developments in science and technology which continue to advance and require the company to issue insurance products and features that are different and keep up with the times, which insurance companies do not have." other companies as well as state-owned insurance companies, which prioritize easy, fast and optimal service and the increasing number of our people are affected by critical illnesses, both young and old, who need optimal life and health protection. To keep up with the pace of development, we as Allianz insurance agents are required to have knowledge and skills in the insurance sector, so that we have prepared facilities for training, motivation classes, business success presentations (recruitment), unit meetings, rewards, commissions and so on which function. to improve the knowledge and skills of Allianz insurance agents (internal supporting factors)".

In accordance with the results of research that has been carried out, the integrated marketing communication strategy implemented by Allianz Agents in the insurance business competition in North Penajam Paser Regency, shows several indicators that must be considered to optimize the marketing and sales of Allianz insurance products. From the results of the researcher's analysis, it can be said that the implementation of the integrated marketing communication strategy that has been carried out still experiences deficiencies in planning strategic marketing (strategic marketing plan) which functions as a guide in using existing resources.

An Allianz insurance agent in North Penajam Paser Regency must actually have a strategic marketing plan, in the form of marketing communications that has a multidisciplinary approach that combines theories and concepts from communication science and marketing science. So many insurance companies are starting to realize the need to integrate various marketing communications activities which have previously been carried out separately. In this case, Allianz agents in North Penajam Paser Regency have used integrated marketing communications (IMC), although the implementation is not yet optimal.

Integrated Marketing Communications (IMC) is a marketing communications planning concept that recognizes the added value of comprehensive plans that examine the strategic role of each form of communication. According to Kotler & Armstrong (2001) in Silviani & Darus (2021) divide the scope of IMC discussion into several indicators. Where researchers have analyzed indicators related to integrated marketing communication strategies in insurance business competition (Case Study of Allianz Life Indonesia Insurance in North Penajam Paser Regency), as follows:

Advertising (Advertising)

Basically, advertising has the aim of reaching a wider community, does not use private individuals directly dealing with potential customers, and can convey ideas convincingly and create a dramatic (expressive) effect. But in reality, this advertising indicator is still not optimally used by Allianz agents in North Penajam Paser Regency. This is proven, they only use this indicator to upload to personal WhatsApp, Facebook, Instagram statuses and do not involve paid advertising. Even though the main purpose of advertising is to be informative, persuasive and a reminder.

Apart from that, the advertising material uploaded is only limited to information released by the Company which is then reposted by them, although sometimes some agents have created

their own advertising according to their wishes. Meanwhile, an advertisement must have an appeal so that potential customers are interested in seeing it and the advertisement must be able to provide information about Allianz insurance products, as a means of marketing communication for the insurance. For this reason, Allianz agents in North Penajam Paser Regency must be more creative and innovative so that the advertisements they convey can fulfill the aim of attracting someone to become an Allianz insurance customer.

Persuasive advertising is also needed, where the nature of this advertising aims to build individual freedom to choose an insurance brand, encourage exchange to another insurance brand, persuade potential customers to buy Allianz insurance products, persuade customers to accept calls from Allianz agents, change the perception and perspective of potential customers towards attributes of Allianz insurance products, and convincing potential customers to tell other people about the Allianz insurance brand that has been conveyed.

Direct marketing (Direct Marketing)

In general, direct marketing is carried out by Allianz agents in North Penajam Paser Regency, which is often carried out to prospective customers who have been carefully targeted to obtain an immediate response and build relationships with prospective customers. Direct marketing is carried out by Allianz agents in North Penajam Paser Regency face to face through the mechanism of explaining market surveys and protection accounts directly to prospective customers. Direct marketing via the internet independently by Allianz agents in North Penajam Paser Regency is still very rarely used, even though this technique provides a very exciting opportunity, because it also acts as a challenge for Allianz agents in this area to do new things regarding direct marketing.

The use of direct marketing via the internet carried out by the Allianz Company is considered by Allianz agents in North Penajam Paser Regency to be one of the direct marketing communications measures for Allianz insurance which is supported by the Company. With the hope that conveying messages closer to potential customers can generate immediate responses without having to meet face to face, various questions and information that prospective customers want can be fulfilled with the existence of a marketing communications network using the internet.

Sales Promotion (Sales Promotion)

Sales promotion is currently one of the most popular methods used by Allianz agents in North Penajam Paser Regency to increase sales and competition in the insurance business. But on the other hand, the process of activities arising from sales promotions has an impact on the promotional or operational costs that follow.

As Allianz agents in North Penajam Paser Regency increasingly carry out sales promotions, Allianz insurance will become stronger and better known to other people. Sales promotions carried out by Allianz agents in this area specifically aim to increase sales volume, increase trial purchases, increase repeat purchases (up selling), increase loyalty, expand the usefulness of Allianz insurance products, create interest in potential customers, create awareness of its importance. have Allianz insurance, divert attention from Allianz insurance contributions or premiums, get support from other people who are listening.

The sales promotion carried out by Allianz agents in North Penajam Paser Regency is basically to simplify and speed up the sales process and maximize the sales volume of Allianz insurance. Sales promotion techniques can motivate potential customers to buy more Allianz insurance policies or shorten the purchase flow by encouraging potential customers to take action more quickly.

Personal Selling (Personal Selling)

Personal selling is carried out by Allianz agents in North Penajam Paser Regency, as one of the most effective ways to get closer between Allianz insurance products and potential

customers, because in this aspect Allianz agents carry out marketing face to face or meet directly (face to face). In other words, Allianz agents in North Penajam Paser Regency can provide information about Allianz insurance products more openly and clearly, accompanied by the ability to influence prospective customers who have been previously prospective, to purchase Allianz insurance immediately and in accordance with the customer's needs.

This personal selling indicator provides an opportunity for Allianz agents in North Penajam Paser Regency to design marketing messages more operationally and concretely, so that when communicated to prospective customers, it will make it easier for prospective customers or customers to obtain information about Allianz insurance products. already picked up. To be able to reach a wider market in the North Penajam Paser Regency area, a significant amount of personal selling is required, apart from that, providing the skills, expertise and abilities of Allianz agents in North Penajam Paser Regency in communicating with potential customers also has a big influence on the success of personal selling. In essence, the role of Allianz agents in North Penajam Paser Regency is to liaise with prospective customers and the customers themselves to obtain and provide important information needed, make sales, build strong relationships with customers and be able to expand customer awareness of the insurance products they purchase (brands). awareness) of the company being communicated.

Public Relations (Public Relations)

Basically, public relations is an activity of the management function in establishing relationships between the Allianz Company and the wider community, especially its customers. Building good relationships with customers to get the desired publicity, building a good image of the Company and Allianz agents in handling and responding to unpleasant news rumors and events. The public relations carried out by Allianz agents in North Penajam Paser Regency are still limited to building good relationships with customers, the media and communities in the community. Where Allianz agents in North Penajam Paser Regency think that there is no need to carry out public relations at large costs, which are much higher than funding.

With a relatively small cost, public relations carried out by Allianz agents in North Penajam Paser Regency, has been able to develop, provide information, as well as carry out prospecting to potential customers, as well as collaborate with the media. Allianz Life Indonesia insurance agents in North Penajam Paser Regency, through the public relations aspect, still follow the main office in Balikpapan City. In fact, Allianz agents in North Penajam Paser Regency can participate in the community through events in North Penajam Paser, as well as branding the existence of Allianz insurance and agents in this area.

According to researchers, this method is very effective for approaching potential customers, one of which is by opening tables at events (distributing brochures, pamphlets, business cards, stickers, etc.), opening up financial consultation opportunities for customers, this will strengthen their image. company and increase public awareness of the importance of having protection from Allianz insurance which will indirectly create competition in the insurance business.

CONCLUSION

Based on the results of the author's research, it can be concluded that Allianz agents in North Penajam Paser Regency have implemented integrated marketing communication strategies, especially personal selling and sales promotion strategies which are most dominantly used by Allianz agents in the competitive insurance business in North Penajam Paser Regency. This method is one of the most popular methods used by Allianz agents in North Penajam Paser Regency to increase Allianz insurance sales and insurance business competition. Other integrated marketing communication strategies, such as direct marketing and advertising, have also been carried out through social media such as WhatsApp, Facebook and Instagram. The Instagram and WhatsApp platforms are the most dominant means of advertising strategy by attempting to provide up-to-date information and communication regarding Allianz insurance products

published by Allianz insurance agents in North Penajam Paser Regency. Meanwhile, public relations has not been implemented optimally and intensely by Allianz insurance agents in North Penajam Paser Regency.

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As is the limitation of the research taken by the researcher, this qualitative research does not measure indicatively the variables used, it is only limited to measuring the extent of the use of integrated marketing communication strategies carried out by Allianz agents in North Penajam Paser Regency in the insurance business competition, so this research still has the opportunity to be researched further.

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