

The Influence of Integrated Marketing Communication Strategies on Enhancing the Adoption of GoPaylater Services

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Abstract

This study explores the effectiveness of integrated marketing communication (IMC) strategies in enhancing the adoption of GoPaylater services. Employing a quantitative approach, data were collected through a survey of 120 active Gojek users in Medan. The findings reveal that key IMC components—namely digital advertising, sales promotion, public relations, content marketing, and social media—significantly influence users' decisions to adopt GoPaylater. Among these, the synergy between digital advertising and sales promotions emerges as the most effective strategy in driving user adoption. The study highlights the critical role of coherent and consistent messaging across platforms in strengthening brand awareness, fostering trust, and stimulating user interest in paylater services. Challenges such as ensuring message alignment and audience targeting across diverse channels are also identified. Strategic recommendations include enhancing consumer education, optimizing promotional campaigns, reinforcing public relations efforts, leveraging social media engagement, and utilizing data analytics to better understand consumer behavior. The study contributes practical insights for digital marketers and fintech service providers aiming to expand their user base through integrated marketing communication strategies.

Keywords: GoPaylater, fintech, integrated marketing communication, technology adoption, paylater services.

INTRODUCTION

The development of financial technology (fintech) in Indonesia has spurred the emergence of various innovative digital payment services. One of the rapidly growing products is GoPayLater, a pay-later service offered by Gojek that enables users to make transactions first and settle payments at a later time. While this service provides convenience and flexibility for consumers, its adoption and usage still face significant challenges, such as low levels of digital financial literacy, limited understanding of pay-later features, and intense competition from similar products offered by other platforms (Sudirjo et al., 2024; Tri Wulandari & Damayanti, 2022).

The rapid advancement of fintech in Indonesia has significantly transformed the landscape of financial services (Kosasih & Wulandari, 2025). Pay-later services, as one of

the key innovations within fintech, offer easy access to credit without the need for traditional credit cards, through a quick and practical process (Wulandari & Ibrahim, 2023). GoPayLater, as Gojek's pay-later product, leverages a broad digital ecosystem to reach various consumer segments, ranging from millennials to Generation Z, who heavily rely on digital transactions in their daily lives.

Nevertheless, despite the considerable market potential with smartphone penetration exceeding 70% of the adult population in Indonesia (Macmud & Hidayat, 2020) the adoption of pay-later services still encounters several critical obstacles. For instance, many potential users do not fully understand how pay-later mechanisms work or the associated risks such as interest rates and late payment penalties. This leads to distrust or excessive concern regarding such products. In addition to GoPayLater, there are numerous other fintech players such as OVO PayLater, Shopee PayLater, and Kredivo that are also aggressively promoting their services, thus creating a highly competitive environment in capturing consumer attention.

Research on strategies to increase the number of GoPayLater users has become increasingly relevant given the vast market potential of fintech in Indonesia and the shifting consumer behavior toward cashless transactions following the COVID-19 pandemic (Aisyah et al., 2023; P. Putra, 2022; Yola Amalia, 2023). Integrated Marketing Communication (IMC) is believed to significantly influence consumer decisions regarding the use of digital financial services by delivering consistent and coordinated messages across multiple communication channels (Bandpey et al., 2021). However, the effectiveness of IMC in the context of pay-later services, particularly within Gojek's ecosystem, has not been extensively explored.

Several previous studies have highlighted the importance of IMC in influencing consumer behavior within the fintech and e-commerce sectors. For instance, (A. E. Putra et al., 2024) found that IMC has a positive impact on brand awareness and purchase intention in digital payment applications. Similarly, Calista & Wandebori (2024) demonstrated that integrated promotion strategies can enhance customer loyalty on e-wallet platforms. Nonetheless, these studies generally focus on brand awareness or customer loyalty in general and have not specifically examined the influence of IMC on the adoption of pay-later features. This gap is precisely what the present study seeks to address namely, how a holistic IMC strategy can drive the growth of GoPayLater user adoption.

Accordingly, the primary objectives of this study are to analyze the influence of individual IMC elements on the increase in GoPayLater users; to identify the most effective combination of communication channels to promote the adoption of pay-later features; and to provide strategic recommendations for fintech companies particularly Gojek in designing integrated marketing campaigns aimed at expanding the PayLater user base in Indonesia.

METHOD

This study employs a quantitative approach with a survey design to analyze the influence of Integrated Marketing Communication (IMC) elements on the increase in GoPayLater users. The population of this research consists of active Gojek application

users in the city of Medan, Indonesia. A sample of 120 respondents was selected, comprising both GoPayLater users and Gojek users who have not yet used the pay-later feature. The sampling technique applied was purposive sampling, targeting respondents who met specific criteria, namely active users of the Gojek application.

Data were collected through an online questionnaire. The questionnaire consisted of several sections, including: (1) respondent demographics; (2) assessment of IMC elements (the influence of digital advertising, sales promotions, public relations, content marketing, and social media) on the decision to use GoPayLater; and (3) measurement of the respondents' adoption level and interest in using GoPayLater.

To ensure the validity and reliability of the research instrument, a pilot test was conducted with 30 respondents outside the main research sample. Validity testing was carried out using factor analysis, while reliability was assessed using Cronbach's Alpha. A Cronbach's Alpha value greater than 0.7 indicates that the research instrument possesses good reliability.

RESULTS AND DISCUSSION

RESULTS

Characteristics of the Respondents

This study involved 120 respondents who are active users of the Gojek application in Medan, Indonesia. The detailed characteristics of the respondents are as follows:

Table 1. Characteristics of the Respondents

Variable	n	%
Respondents		
▪ GoPaylater users	65	54%
▪ Gojek users who have not used the paylater feature	55	46%
Age		
▪ 18-35 years	102	85%
▪ 36-50 years	18	15%
▪ Above 50 years	-	-
Gender		
▪ Female	103	86%
▪ Male	17	14%
Education		
▪ High School/Vocational High School	12	10%
▪ D3/D4/S1	72	60%
▪ S2	32	27%
▪ S3	4	3%

Of the total respondents, 65% were GoPayLater users, while the remaining 55%

were Gojek users who had not yet used the pay-later feature. The respondents represented various age groups, with the majority (85%) aged between 18 and 35 years, followed by those aged 36 to 50 years (15%). In terms of gender, 86% of the respondents were female, while 14% were male. Most respondents (60%) held a Diploma or Bachelor's degree, 30% had a postgraduate education (Master's/Doctoral), and a small portion (10%) had completed senior high school or its equivalent.

Analysis of the Influence of IMC Elements

1. Digital Advertising

Digital advertising exerts a substantial impact on the decision to adopt GoPayLater. Specifically, 75% of respondents who were exposed to GoPayLater's digital advertisements expressed a heightened interest in using the service.



Figure 1. GoPayLater Digital Advertising
(Source: Gopay Blog)

This suggests that well-crafted digital advertisements—those that are visually engaging, contextually relevant, and rich in information—play a crucial role not only in enhancing brand awareness but also in driving consumer decision-making processes, including purchase intentions and service adoption. The ability of digital advertising to capture attention and deliver persuasive messages tailored to specific audience segments allows brands to build stronger emotional connections with consumers. These findings are consistent with the study by (Rehman et al., 2024), who emphasize that digital advertising significantly contributes to increased brand visibility and consumer recall, thereby influencing brand preference and purchase behavior.

Fintech services such as GoPaylater, where trust and perceived value are key determinants of adoption, digital advertisements serve as a medium to communicate security, convenience, and user benefits effectively. They also enable dynamic, real-time interaction with consumers through platforms like social media, search engines, and mobile applications. This multidimensional impact reinforces the importance of adopting data-driven, personalized, and channel-specific advertising strategies that resonate with the target audience's interests and digital habits. In today's highly saturated digital landscape, consumers are exposed to a multitude of messages, making it essential for marketers to craft advertisements that are not only attention-grabbing but also aligned

with the brand's core values and promises. Thus, digital advertising, when executed as part of a cohesive IMC strategy, becomes a powerful catalyst for shaping consumer perceptions, fostering engagement, and ultimately driving the adoption of services like GoPaylater.

2. Sales Promotion

Sales promotions, including discounts, cashback and limit offers, have proven to be effective in driving the adoption of GoPayLater. Approximately 62% of respondents indicated that they were more inclined to use the service when attractive promotional offers were available.



Figure 2. GoPayLater Promotion

(Source: Gopay Blog)

This highlights the significant role that well-targeted promotions play in providing strong incentives for potential users to try the service, particularly in the competitive landscape of digital financial services. Promotional strategies—such as discounts, cashback offers, free trials, and limited-time deals—serve as effective tools to reduce perceived risk and increase the perceived value of the service. These tactics are especially important for encouraging initial adoption, as they lower the psychological and financial barriers to entry for first-time users.

The results of this study are in alignment with [Babakhanian et al. \(2023\)](#), who found that promotional efforts not only stimulate trial behavior but also contribute positively to customer loyalty and service adoption. When executed strategically, promotions can go beyond short-term engagement and foster deeper customer relationships by enhancing overall satisfaction and brand trust. This is particularly relevant in fintech contexts, where users are often cautious and require additional reassurance before engaging with new financial tools.

Furthermore, as [\(Shreyanth et al., 2023\)](#) emphasize, promotions that are personalized and timely can significantly increase user retention rates by making consumers feel valued and understood. These findings suggest that promotional tactics should not be viewed merely as short-lived marketing tools, but as integral components of a broader customer acquisition and retention strategy. By delivering value at key touchpoints in the user journey, promotions can reinforce brand credibility, encourage repeat usage, and contribute to the sustainable growth of services such as GoPaylater. In

sum, the effectiveness of promotional strategies lies in their ability to create both immediate action and long-term loyalty, making them a critical element of Integrated Marketing Communication (IMC) strategies aimed at enhancing service adoption in the digital economy.

3. Public Relations

Public relations (PR) is a critical factor in fostering consumer trust, particularly within the digital financial services sector where issues of security, privacy, and unfamiliarity with new technologies often act as barriers to adoption. The findings of this study reveal that 76% of respondents reported increased confidence in using GoPayLater after being exposed to positive media coverage, including online articles, expert reviews, and endorsements. This substantial figure highlights the pivotal role of PR in shaping public perception and managing reputational capital, especially in a digital environment where user trust is fragile and heavily influenced by external information sources.

Positive PR serves to reduce perceived risk by providing consumers with credible, third-party validation of a service's reliability and benefits. As (Aditiansyah et al., 2023) assert, strategic dissemination of favorable narratives can counteract skepticism and build psychological assurance, thereby facilitating smoother user onboarding. In the context of fintech services, which often involve complex and intangible value propositions, clear and consistent messaging through PR channels helps translate abstract technological offerings into user-relevant advantages.

These findings are also in line with the work of (Lovis, 2021), who emphasized the role of public relations in reinforcing brand trust and reducing cognitive dissonance during the adoption of innovative digital services. Moreover, (Ashrafi & Akhter, 2024) highlight that proactive media engagement and narrative framing significantly influence consumer decision-making by creating a sense of legitimacy and social proof around the service.

PR should not be perceived as a supplementary communication tool, but as a strategic function within the broader Integrated Marketing Communication (IMC) framework. When integrated effectively with other marketing efforts—such as digital advertising, promotions, and social media—PR enhances message coherence, strengthens consumer-brand relationships, and ultimately supports the sustainable adoption of digital financial services like GoPayLater. It plays a dual role in both protecting the brand image and actively promoting trust-driven growth, which is crucial in an increasingly competitive and trust-sensitive marketplace.

4. Content Marketing

Informative and educational content marketing plays a significant role in enhancing users' understanding of GoPayLater's features. According to the findings, 60% of respondents reported gaining valuable insights through content shared on Gojek's blogs and social media platforms.



Figure 3. GoPaylater Marketing Content
(Source: Gopay Blog)

This emphasizes the effectiveness of high-quality content in educating consumers about both the benefits and potential risks associated with pay-later services, such as GoPayLater. In the context of digital financial services—where consumer hesitation is often driven by limited financial literacy and a lack of transparency—content marketing plays a vital role in bridging the information gap. Through the delivery of clear, relevant, and easily accessible content (such as blogs, infographics, videos, and FAQs), companies are able to demystify complex financial concepts and guide users toward more informed and confident decision-making.

By positioning the brand as a credible source of knowledge, content marketing does not merely promote a product or service but creates value through education, thereby strengthening trust and perceived reliability. This approach is especially crucial in the fintech sector, where perceived risk is a major barrier to adoption. Effective content marketing strategies allow companies to address common consumer concerns—such as repayment terms, interest rates, security measures, and user rights—before they escalate into resistance or skepticism.

These findings align with the research of (Otopah et al., 2024), who emphasize the instrumental role of content marketing in building both consumer understanding and brand credibility. Their work demonstrates that when consumers feel well-informed, they are more likely to engage with digital financial tools and exhibit long-term usage behavior. Moreover, well-crafted content serves as a form of soft persuasion, empowering users to explore financial innovations at their own pace, without the pressure often associated with direct advertising. Incorporating content marketing into the broader Integrated Marketing Communication (IMC) strategy ensures consistency across all touchpoints, enhancing message clarity and reinforcing key brand values. When synchronized with other IMC elements—such as advertising, public relations, and promotions—content marketing becomes a foundational tool for customer empowerment, reducing perceived complexity and building the trust needed for widespread adoption of services like GoPayLater.

5. Social Media

Social media has emerged as a highly effective communication channel for engaging

consumers, especially younger generations. The results indicate that 80% of respondents actively follow Gojek's social media accounts and feel a sense of connection with the brand through interactions on these platforms. This underscores the dual role of social media: not only as a promotional tool but also as a platform for cultivating a user community. By fostering direct engagement and facilitating real-time interactions, social media enhances brand loyalty and strengthens consumer relationships. These findings align with the literature on digital marketing, which emphasizes the importance of social media in both driving brand awareness and creating a sense of community among users (Al-Omouh & Alghusin, 2024).

Effective Combination of Communication Channels

Further analysis reveals that the combination of digital advertising and sales promotions is the most effective strategy for driving the adoption of GoPayLater. Respondents exposed to both digital advertisements and promotional offers exhibited a significantly higher level of interest in using the service compared to those who were exposed to only one of these elements. This finding underscores the effectiveness of an integrated marketing communication approach, where multiple marketing strategies work synergistically to enhance consumer engagement and adoption. The results align with existing research on integrated marketing communications (Singh et al., 2020), which suggests that combining various promotional tactics amplifies their individual effects, leading to more substantial consumer response and increased service uptake.

DISCUSSION

Implications of the Findings

The results of this study underscore the pivotal role of Integrated Marketing Communication (IMC) in boosting the adoption of GoPayLater. By strategically combining various IMC elements, Gojek can deliver consistent and engaging messages that resonate with consumers across different touchpoints. This approach aligns with IMC theory, which posits that message consistency across multiple communication channels enhances the overall effectiveness of marketing efforts (ABDULLAH, 2024; Yusuf et al., 2022). The integration of diverse promotional strategies, such as digital advertising, sales promotions, PR, and content marketing, helps reinforce key messages, increasing brand awareness and driving consumer interest. This integrated approach not only strengthens the brand's presence but also fosters a deeper connection with the target audience, ultimately contributing to higher user adoption rates.

1. Challenges in IMC Implementation

Although the findings highlight the significant potential of Integrated Marketing Communication (IMC), several challenges arise in its effective implementation. A primary challenge is the need for seamless integration across various communication channels. Gojek must ensure that the messages conveyed through advertising, promotions, PR, and social media are not only consistent but also complementary, avoiding contradictions that could confuse or alienate the audience. Furthermore, the company must account for the distinct characteristics of audiences across these channels. Each platform whether digital advertisements, social media, or PR attracts different

demographic segments with varying preferences and behaviors. Tailoring the message to suit these audience characteristics, while maintaining consistency, is crucial for maximizing the impact of the IMC strategy. These challenges underscore the complexity of executing an integrated approach and the need for careful planning and coordination across all marketing efforts.

2. Recommendations

Based on the research findings, several strategic recommendations can be made for Gojek to enhance GoPayLater adoption:

- a. **Enhance Consumer Education:** Gojek should develop a more comprehensive educational program regarding the use of GoPayLater, including its risks and benefits. Educational content can be distributed via blogs, videos, and social media.
- b. **Optimize Sales Promotions:** Gojek must continue to innovate by offering attractive and relevant promotions to consumers. Discounts, cashback, and referral programs can serve as effective incentives to attract new users.
- c. **Strengthen Public Relations:** Building good relationships with the media and influencers can help improve brand image and consumer trust. Gojek needs to actively manage its brand reputation through positive PR efforts.
- d. **Maximize Social Media Engagement:** Gojek should continue interacting with users through social media, answering questions, and addressing complaints promptly. This can enhance user loyalty and foster a strong community.
- e. **User Data Analytics:** Gojek should utilize data analytics to understand user behavior and adjust marketing strategies according to their preferences and needs.

CONCLUSION

The implementation of a comprehensive Integrated Marketing Communication (IMC) strategy has a significant impact on increasing the use of the GoPayLater service among active Gojek app users. Each communication element, ranging from digital advertising, sales promotions, public relations, content marketing, to social media, contributes complementarily in shaping positive perceptions, generating interest, and driving the decision to use the pay-later feature. The effectiveness of this strategy becomes even more prominent when various communication channels are used simultaneously in a single integrated campaign, with a particular emphasis on the combination of digital advertising and promotions, which has proven to be the most effective in attracting consumer interest. This underscores the importance of message cohesion and cross-channel coordination in creating a consistent and credible brand experience. However, the success of the integrated communication implementation still requires adjustments to audience characteristics and the careful utilization of user data to develop more personalized and relevant approaches. Therefore, the continued growth of GoPayLater adoption heavily relies on Gojek's ability to design communication strategies that are not only visually and emotionally appealing but also informative, educational, and adaptable to the dynamics of Indonesian consumers' digital behavior.

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