



Analysis of Influencer Communication Strategies in Building Investment Awareness on Social Media Platforms

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Abstract: The phenomenon of digital asset investment emerged in the midst of the ongoing pandemic, one of which is investing in crypto coins. This research aims to identify and find out how effective influencer communication strategies on social media platforms are in building investment awareness. This research uses descriptive qualitative research methods. The results of this research are First, the communication strategy used by influencers with (1) influencers providing direction that investment is a good and beneficial thing. (2) the influencers who are followed have an educational background that is suitable as a financial planner who is an expert in their field (3) The number of influencers who contribute and persuade the general public from all economies and the messages conveyed are quite informative (4) starting to provide an understanding of investment through social media (5)) Providing education regarding decisions to increase literacy regarding investment, especially trading. Second, the communication strategy used by influencers on social media platforms is effective because the influencer has the appropriate educational background as a financial planner who is an expert in their field.

Keywords: Communication Strategy, Influencers, and Investment Awareness

1. Introduction

Economic factors include expenses for living necessities in determining all changes and also social factors that describe the initial nature of humans (Pieter, 2017), (SEMBIRING, nd). The millennial generation in the digital era has many ways to fulfill life's needs only with the power of social media. Social factors are also influential in this case because all the information that the millennial generation gets can change their point of view (Joni, 2020), (Santoso, Irfan, & Nurwati, 2020). The mindset of the millennial generation makes these two factors influence each other in the digital era. These two factors are interdependent because they develop each other along with the increase in the wealth needs of each human being (FEBRIYANTI, RAHMI, LESTARI, RAMADHANI, & HASAIRIN, nd), (Ayun, 2020).

In 2020, Indonesia was affected by the Covid-19 pandemic where all people were required to stay at home. The pandemic also has an impact on the Indonesian economy (Sutrisno, 2021), (Hamzah, Syukur, Salam, & Junaidi, 2021). Many people have been hit by mass layoffs, creating an imbalance in their economy. Not only parents, young people also experience the impact, namely they cannot carry out activities as before. This makes all Indonesian people look for various ways to fulfill their economy (Sutrasna & SE, 2023), (Praptika & Yusuf, 2023).

The phenomenon of digital asset investment emerged in the midst of the ongoing pandemic. The digital asset investment in question is in the form of crypto coin investment (Raharjo, 2021), (Hadi, nd). The beginning of the popularity of this investment was through influencers and also celebrities who often shared their results from investing in this crypto coin. This has made many Indonesian people who have an impact on their economy, competing to jump in and invest in these crypto coins through online transactions provided by various local digital asset investment platforms. In October 2021 the number of crypto asset investors in Indonesia has reached 9.5 million people and will

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continue to grow (Raharjo, 2021).

Research on how influencers greatly influence people's decisions to invest in crypto was also studied at the Private University Vienna by Matteo Bertoletti entitled "Effects of Influencer Marketing in the Cryptocurrency Sector" (Bertoletti, 2023), showing that the majority of influencers are paid to spread messages to their followers because they is the most effective marketing strategy (Girsang, 2020), (Boer, Pratiwi, & Muna, 2020). Micro-influencers are influencers who have the closest relationship with their audience because they use everyday language as a form of message that is easiest to understand. (Erfiana & Purnamasari, 2023). The final results of this research also show that micro-influencers with a small number of followers have a higher percentage of engagement with a large impact. There is also a suggestion in this research that further research could discuss other aspects and researchers chose to research from the perspective of influencer followers (Pratami, 2023), (Rahmadani, 2021).

With the power of social media, influencers are starting to be used to spread the benefits of investing to these classes (Simanihuruk et al., 2023). However, this makes the information disseminated less accurate because some influencers do not have the correct literacy and credibility in terms of investing, resulting in confusing information. The result of this is that people do not gain profits from investments but suffer losses (Prabowo, 2020), (Pambayun, 2021).

This research aims to understand how to identify influencer communication strategies on social media platforms in building investment awareness among various socio-economic groups and to find out and prove the effectiveness of communication strategies used by influencers on social media platforms in building investment awareness among various socio-economic groups. . Based on research findings, provide recommendations for stakeholders, such as influencers, companies and governments, to increase investment literacy awareness among various socio-economic groups through effective communication strategies on social media platforms (Budihardjo et al., 2023), (Wibisono, nd).

2. Materials and Methods

This research uses qualitative research methods to answer questions about social phenomena and their context, namely socio-economic phenomena in digital asset investment education on social media. The nature of this research is descriptive.

In this research, data collection will be carried out using interview techniques using the idea of Multiple Sources of Evidence, namely in-depth interviews consisting of primary and secondary data accompanied by participant observation of several informants who have experienced social economic phenomena (Sulaiman et al., 2008). This observation takes the form of observing the social media used, influencer communication strategies, and interest in investment.

This research was conducted on former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 intern participants. This research used purposive sampling, so that the subjects had criteria that met research needs, namely informants who were involved in the social class phenomenon on social media, especially in the investment sector. digital assets. This research uses construct validity which strengthens the research results. Therefore, this research will have key informants.

3. Results and Discussion

3.1 *Communication Strategies Used by Influencers on Social Media Platforms in Building Investment Awareness Among Various Socio-Economic Groups*

This communication strategy is usually carried out with the aim of achieving something desired. Pace and Faules formulated 5 important factors in communication strategy, namely (Paramita & Priselie, 2022):

a. Determine the purpose of communication

This is demonstrated by its existence. The trust gained by one of the Merdeka Batch 2 Internship participants at Tokocrypto towards micro or macro influencers gave rise to the final decision to act. One of the Merdeka Batch 2 Internship participants made the final decision to start investing, because the influencer gave guidance that investment was a good and useful thing and made one of the Merdeka Batch 2 Internship participants at Tokocrypto want to try becoming an investor in Tokocrypto. In strategic communications, a social media influencer is a person who has many important relationships on a social media platform. They collaborate with companies by creating, sharing content, interacting and presenting themselves on social media (Borchers, 2019).

During the Covid-19 pandemic, life changed to reduce activities outside the home and demanded to use online systems, this was used by influencers to attract the general public, especially in terms of investment. Former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 interns are interested in investing to provide long-term preparedness or funding opportunities in times of crisis and pandemic. The economy during the pandemic which caused the informant's finances to decline made the informants look for other ways by trying to delve deeper into the world of investment.

This is in accordance with research conducted by Pradika, et al (2023) that influencers have the aim of attracting the general public, so that they use the products being promoted, one factor determining the success of a marketing program that is to persuade the target buyer. So you can make good use of the media and your products are known to many general audiences.

b. Audience segmentation

In this case, Influencers are the main driver in spreading awareness to achieve the desired targets. Communicators with relevant backgrounds have strong credibility to convey their messages. Based on the results of the interviews conducted, Tokocrypto's Merdeka Batch 2 Internship participants assessed that the influencers they chose had the appropriate educational background as financial planners who are experts in their fields so that the messages conveyed via Instagram have strong credibility. There are also Tokocrypto Merdeka Batch 2 Internship participants who assess influencers from a friendship perspective because currently there are also many micro influencers who come from their immediate environment. Other Tokocrypto Merdeka Batch 2 Internship Participants also considered that word to mouth information had more credibility because it was believed that it did not contain paid collaboration (endorsement) in its delivery.

The presence of social media is behind the birth of influencers. Influencers are considered effective in educating social media users and influencing them. Social media users, who mostly consist of the millennial generation, get interesting information about investment which can then influence former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 interns to invest. Micro influencers have a big influence in influencing the opinions and behavior of their followers because they are more authentic and can build closer relationships with their followers. The results of research conducted by (Girsang, 2020) shows that in recent years, micro influencers have become a communication strategy that is being looked at by many companies and public relations activities in the internet era.

According to (Firdhausa & Apriani 2021) states that when someone invests, someone is influenced by people who provide education about investment, which causes them to admire and be curious about various types of investment, starting from the advantages and disadvantages of investment, which they then study further or try investing even more. This study supports research conducted by (Priselie & Paramita, 2022) stating that the digital communication methods used by each of the most significant artists and influencers are the best way to convey messages so that the public can understand them. Will attract the attention of the audience by telling the events that occurred at that time.

c. Preparation and Method of Delivering Messages

In addition, it is very important to determine the theme of the message being conveyed and then structure the message in an effective and interesting way so that a wide audience can understand it. Based on former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 interns, there are many influencers who contribute and persuade the general public from all economies and the messages conveyed are quite informative and can be learned from, but as someone who is about to enter the world of investment, you must remain study and ensure that the platform used is safe and supervised by the government, so that you don't just follow influencers because many investment influencers just promote because they can endorse them. As a form of being better prepared to invest in digital assets so that the long-term economy is better.

Recipient participation is the most crucial thing in this research. There are various kinds of recipients, namely the public, followers of influencers, and also Tokocrypto Merdeka Batch 2 Internship participants. It is this recipient who determines the emergence of effects in communication strategy theory. The interns realized that the surrounding community did not have sufficient literacy, resulting in the emergence of fomo among novice investors. This increases the economic-social phenomenon where economic imbalances occur in a very complex way.

Many individuals are attracted to the idea of "high risk, high return" without fully understanding the concept. This highlights the need for a thorough understanding and learning of finance and financial literacy to avoid getting caught in detrimental investment schemes (Silalahi & Meianti, 2023). 25.6 billion losses to Binomo investors caused by crazy rich Indra Kenz (Yuzalmi et al., 2022).

Research conducted by (Yuwita, Mauhibatillah, & Ulyah, 2022) provides an explanation that the fact that the flexing culture is very common in society does not rule out the possibility that there is an element of fraud in it. Indra Kenz Crazy Rich Medan and Doni Salmanan Crazy Rich Bandung also do the same thing, often showing their wealth on their social media accounts. They try to show everything good about themselves in public and cover themselves behind their backs. This is sure to attract victims to join in their binary options trading and take advantage of the victims' losses.

d. Media Selection

Social media and mass media have differences in the way they deliver content. Mass media is a means of broadcasting from one source to many people, while social media conveys its content through network participation, allowing individuals to share content with their wide audience. (Page, 2017). Influencer marketing has a positive impact on consumer trust through the information conveyed, the trust given, the attractiveness of the content, and the similarity with followers on social media (Lou & Yuan, 2019).

The response that arises between the influencer's followers usually makes the message of the campaign stronger because of the equality of approach between followers. Endorsements by influencers are more effective than endorsements by celebrities, where similarity, identification, and trust play an important role in advertising effectiveness (Schouten et al., 2020). Former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 interns in 2022 started to get to know investment when crypto trading was trending, and started to understand investment by following the media and news, and started following an influencer on YouTube.

Former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 intern thinks that when someone has enough money and will invest that money rather than for consumptive things, and starts investing the money because of external factors, namely influencers, then self-awareness arises to do so. invest so that the money is not passive in the bank.

This is in line with research conducted by (Girsang, 2020), which shows that the majority of influencers are paid to spread messages to their followers because they are the most effective marketing strategy. Like the micro influencers who in this research really have an influence on interest in investing, they are the influencers who have the

closest relationship with their audience because they use everyday language as the form of message that is easiest to understand. Micro influencers with their small following have a higher percentage of engagement with a big impact.

e. The Role of the Communicator

Communicators are an important part of the communication process because they are the ones who accompany the message or information so that the communication strategy is successful. The communicators in this study were influencers with appropriate educational backgrounds which increased the confidence of the Tokocrypto Merdeka Batch 2 Internship participants so that the resulting effect was a decision to invest. There are also those who choose to continue doing their own research regardless of the information they receive on social media. Apart from that, the decision not to believe the information received also occurred with one of the Tokocrypto Merdeka Batch 2 Internship participants because a trust issue arose and it was assessed that there was an element of endorsement.

The investment fraud case committed by After being named as suspects in the case of fraud and money laundering in binary options trading, Indra Kusuma and Doni Salmanan became the subject of controversy. Prior to this, the two were known as Crazy Rich Medan and Crazy Rich Bandung, both often showing off their wealth on social media, also known as "Flexing Occupants", which aims to create an image to show others that they are at a certain level, even though in fact not so. to attract their followers to follow them (trading binary options) (Yuwita, et al, 2022). It is also important to do research on information obtained on social media. Former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 interns do not fully trust influencers because what the influencer says also requires re-researching the information.

The introduction of financial literacy begins by giving the younger generation an idea of how to manage their finances well, starting to abandon the FOMO lifestyle, and starting to consider setting aside money for future investments. Dividing expenses into savings, life's necessities and personal enjoyment can help the younger generation start investing early. (Ghozie, 2021). Former Merdeka Belajar Kampus Merdeka (MBKM) Tokocrypto batch 2 2022 interns suggested making investments that have permission from authorized institutions, they will all be sure to tell you about all the investment risks, whereas fraudulent investments are definitely profit oriented and there is no information about investment risks. .

The results of this research are in line with research conducted by (Yuwita et al., 2022) that social media users role play. With a lot of flexing culture in society, there is a possibility that the investments being promoted have elements of fraud. Influencers show the public that trading investments are really very profitable and safe. Additionally, they post information about their investments on their social media posts, allowing audiences who want to be successful to try and join them.

3.2 *The effectiveness of communication strategies used by influencers on social media platforms in building investment awareness among various socio-economic groups*

In measuring the level of effectiveness of using influencer marketing strategies, it can be seen from several indicators, including the following (Febriani, 2021):

a. Credibility

The level of expertise and trustworthiness of the influencer used determines the credibility of the advertising message conveyed, which determines the honesty and sincerity of objective product recommendations. Parasocial relationships formed on social media can influence the way followers behave and feel towards their idols, which can influence what they buy, their emotional connection, how loyal they are, and how they feel overall. (Salma Hanan, 2021).

Based on the results of the interviews conducted, Tokocrypto's Merdeka Batch 2 Internship participants assessed that the influencers they chose had the appropriate edu-

cational background as financial planners who are experts in their fields so that the messages conveyed via Instagram have strong credibility. There are also Tokocrypto Merdeka Batch 2 Internship participants who assess influencers from a friendship perspective because currently there are also many micro influencers who come from their immediate environment. Other Tokocrypto Merdeka Batch 2 Internship Participants also considered that word to mouth information had more credibility because it was believed that it did not contain paid collaboration (endorsement) in its delivery.

Former Tokocrypto Merdeka Batch 2 Internship Participants suggest that they cannot be 100% sure, because of course they are paid to provide positive reviews or invitations, but there are influencers who are able to explain in detail and be open about their own journey and experiences regarding finances and investment so it can be said that the information is credible. This is in line with research conducted by (Girsang, 2020) who stated that micro-influences are considered effective and have influenced their followers on social media.

b. Appropriate associations between influencers and the features of the product or brand being advertised so that they can complement each other.

If there is a correlation between the character of the influencer and the values of the advertised brand, the influencer can increase the effectiveness of advertising on social media platforms in marketing strategies. (Belch & Belch, 2017). This was also conveyed by former Merdeka Batch 2 Tokocrypto Internship participants that following influencers can raise investment awareness because the knowledge they share is interesting and I also have an interest in that field. Another reason is wanting to get certain knowledge and insights from these influencers for free. The results of this research are in line with research conducted by (Girsang, 2020) that influencers prefer to create their own, more personal content so they can be closer to their followers on social media.

c. Must be able to convey the context of the message as quality content so that it can provide meaning to the message conveyed and can be accepted by the audience

Many people today use social media to socialize with their investments. This was also conveyed by former Merdeka Batch 2 Tokocrypto Internship participants that they follow several influencers because they often discuss frugal living on YouTube, but it is not uncommon to also discuss investment promotions, this creates awareness about investing because it produces profits. The former Merdeka Batch 2 Tokocrypto Internship participant also explained that he was aware of the importance of investment for the main reason, the knowledge that the influencers shared was interesting and I also had an interest in that field. Another reason is wanting to get certain knowledge and insights from these influencers for free.

Former Tokocrypto Merdeka Batch 2 Internship Participants have an awareness of investing starting from frequently searching for information via Google, friends and relatives who are investors also often have discussions about investment. Almost everyone starts learning about investment from social media, from influencers, webinars, and registering on one of the investment platforms where there must be a group so they can interact with fellow investors. This is in line with research conducted by (Febriani, 2021) which states that advertisers must consider whether the influencer's expertise or daily life is in line with brand values. In this way, they can create the value they want to convey through messages to customers accurately.

4. Conclusion

In this research, social economic phenomena play a significant role in the impact of the information provided by influencers to former Merdeka Batch 2 Tokocrypto Internship Participants which gives rise to the following conclusions, Communication strategies used by influencers on social media platforms in building investment awareness among various socio-economic groups Firstly, determining the purpose of the communication. This makes the general public decide to start investing, because the influencer provides

guidance that investment is a good and useful thing and makes them want to become investors, investing provides long-term readiness or funding opportunities in times of crisis and pandemic. Second, determining audience segmentation, influencers must start by determining audience segmentation, so that the messages conveyed on social media are conveyed correctly and can have an impact on the general audience. This results in the influencers being followed having the appropriate educational background as financial planners who are experts in their field so that the messages conveyed via Instagram have strong credibility. This is done by telling stories about investment to the audience so it will attract more attention. Third, by preparing and delivering messages, influencers who have expertise can more easily invite their followers to invest because they have strong trust. There are many influencers who contribute and persuade the general public from all economies and the messages conveyed are quite informative and can be studied, however, as someone who is going to enter the world of investment, you must continue to study and ensure that the platform used is safe and supervised by the government, as a form of better prepared to invest in digital assets so that the long-term economy is better. Fourth, selecting media, the general public uses social media a lot to interact, so they start to get to know investment when crypto trading is trending, and start to understand investment by following the media and news, and start following influencers on social media with the emergence of self-awareness to do so. invest so that the money is not passive in the bank. Fifth, the role of the communicator. Communicators are the most important part of the communication strategy because they are the ones who accompany the message or information. Apart from that, the decision not to believe the information regarding investment received often occurs because of the emergence of a trust issue and it is considered that there is an element of endorsement, therefore it is important to do research on information obtained on social media, increase literacy regarding investment, especially in trading, because investment is not always generate profits, even though there are risks and even losses, Don't just invest because of the Fear of Missing Out (FOMO) with the surrounding environment who have successfully invested and experienced large profits, because all of that must be learned first. The communication strategy used by influencers on social media platforms in building investment awareness among various socio-economic groups is said to be effective because the influencers have the appropriate educational background as financial planners who are experts in their fields so that the messages conveyed via Instagram have strong credibility and can raise awareness in investing, and following influencers can raise investment awareness because the knowledge they share is interesting and I also have an interest in this field and want to get certain knowledge and insights from these influencers for free.

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