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Social Media Strategy and Its Influence on Interest Digital Financial Transaction In The Tourism Business

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Abstract. Business digitalization is growing rapidly and has been widely used by business people to increase customer interest in the products they offer. The impact of these conditions is sales promotions on social media and public interest in buying products/services has increased. This study aims to find out how digital marketing people's interest in using digital transactions in tourism business, and the impact of using social media marketing strategies on individual interest in online financial transactions. The approach used in this research is descriptive quantitative with survey methods and simple linear regression analysis techniques using the theory of Computer Mediated Communication (CMC) which supports of social media variables on visiting interest. The population in this study found 851,000 people who were followers of the Instagram account @explorebandung social media. By using non-probability sampling purposive sampling, the research sample obtained is 100 people. The results showed the influence of social media Instagram accounts on interest in tourist visits in Bandung. This study has successfully proven that social media strategy has an effect on people's interest transactions in tourism business.

Keywords: social media strategy, interest in financial transactions and financial applications,

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1. Introduction

At the beginning of 2020 the world was hit by an outbreak of the corona virus pandemic (Covid-19). The outbreak first appeared from the city of Wuhan, precisely in China, this new type of virus spread quickly to various parts of the country, including Indonesia. According to data taken from [1], published on the Ministry of Health web since April 9 2020, positive cases of Covid-19 have spread to all provinces in Indonesia. With various considerations, President Jokowi decided to enact the Large-Scale Social Restrictions (PSBB) regulations in order to protect the public from the danger of transmission [2].

Wishnutama Kusubandjaja as Minister of Tourism and Creative Economy said the tourism industry sector was hit very hard due to the Covid-19 pandemic, due to the closure of all tourist destinations, facilities and other entertainment [3]. Even though the tourism industry is a sector that has a role in the country's economy, because so far tourism has been a labor-intensive sector that has absorbed a large number of workers [4]. This explanation is corroborated by the definition of tourism written in the Constitution of the Republic of Indonesia Number 10 of 2009 which states that tourism is a variety of tourist activities and is supported by various facilities and services provided by the business community, the Government and Regional Governments.

The blow that occurred in the tourism industry simultaneously reduced the interest in visiting tourists, both domestic and foreign. In this case, it is obvious that there has been a large decline in foreign tourist arrivals with massive cancellations and a decrease in tourist interest due to cancellations of domestic trips [5]. The interest visited by tourists can be assumed to be buying interest [6]. Purchase intention is the stage of the respondent's tendency to act before the purchase decision is actually implemented [7].

However, in line with their recovery and recovery from the Covid-19 pandemic outbreak due to termination, people who are vaccinated are relatively protected and reduce transmission because they can fight viral infections in the body [8]. The Ministry of Tourism and Creative Economy released a circular letter [9], regarding that the government allows tourist attractions, recreational parks and other entertainment venues with management to operate. That way the dynamics of the development of the world of tourism will improve along with the government allowing the reopening of tourist attractions.

Tourism industry business people must also be able to take advantage of this opportunity in creating perceptions in the minds of consumers regarding a product, service, brand, requiring careful thought about what promotional media is suitable and effective, so as to regenerate interest in visiting tourism [10]. The internet as a promotional and marketing medium in an effort to increase interest in visiting tourists in various regions. The internet has become an interactive medium, a marketing communication infrastructure that allows users to exchange value or exchange value [11].

Marketing communications is a multidisciplinary approach that makes a combination of the theories and concepts of communication science and marketing science. Marketing communication is a marketing activity that seeks to disseminate information, influence/persuade, and remind the target market of the company and its products so that they are willing to accept, buy and be loyal to the products offered by the company concerned [12]. Marketing communication in recent years has become a necessity for companies to develop all products regardless of the times [6]. By developing it, one of them is using a mix in marketing communications, namely promotion. Promotions are various forms of persuasive communication made to provide information to customers about products or services and influence them to buy goods and services produced by the company [12].

Business people can use social media in carrying out marketing communication activities. Social media can be an effective marketing medium for the tourism industry. Social media also has various kinds of social networks that offer different appeals but basically the goal is the same, one of which is Instagram [12]. Instagram is a social networking application, which allows its users to share photos and videos via smartphones. Part of the beauty of Instagram being designed to work on mobile devices is its simple choices and clear, easy-to-understand navigation. [13]

Instagram is a force so that it can attract visiting tourists to follow the account and influence individuals [14]. Not a few Instagram accounts use it for the need to share information and promote tourism. In this study the researchers chose the city of Bandung as a tourism area. Bandung is a historical city that offers many tourist attractions. Bandung in the past was known as Paris van Java, a vacation spot for Dutch nobles who lived in Jakarta (Societe Concordia) which was famous for its natural and cultural tourism. Bandung is currently known as a center for fashion shopping and culinary tourism which is visited by many domestic and international tourists [15]. There are various Instagram accounts that provide information as well as promote tours in various areas of the city of Bandung.

Table 1. Tourism Promotion Instagram Account in Bandung City

INSTAGRAM ACCOUNT	AMOUNT OF FOLLOWERS (In 000)
@Explorebandung	851
@Bandung.banget	632
@Infobdgcom	719
@Wisata_bandung	138

Source: Instagram in 2022

In this study the researcher chose the Instagram account @explorebandung as one of the Instagram social media accounts that promote tourism in the city of Bandung, because of the various Instagram accounts that promote tourism in the city of Bandung, Instagram @explorebandung is the only Instagram that is very focused on promoting tourism in various areas of the city of Bandung compared to others.

Social Media Instagram @explorebandung is pioneering community building and connecting content creators who value the city through social movements and campaigns while working with many local artisans. This Instagram account which was formed in 2014 is a media promotion for tourism in the Bandung area which has around 851,000 followers and has shared video and photo links for around 2,755 shares. Since 2014 until now, Instagram @explorebandung has become a medium for users to communicate in the form of conveying information or promoting several tours in the city of Bandung and its surroundings. The communication is in the form of comments sent by the admin and followers of the @explorebandung Instagram account.

The Instagram account @explorebandung manages its Instagram content very effectively by using the caption or hashtag "#explorebandung" which netizens can use to post photos or videos related to tourist destinations in Bandung. Through this method it is considered to be able to quickly introduce tourism in the city of Bandung. Based on this description, the purpose of this study is to determine how effective @explorebandung's Instagram social media accounts are in promoting digital financial Transactions.

2. Method Used.

This study uses a quantitative descriptive method with a survey approach to examine the variables studied. The descriptive method is used to get a real picture regarding the condition of the variables in an analysis unit under study. Quantitative methods are used to test how much influence there is between the variables studied and to test the proposed hypotheses, while the use of survey methods is intended so that researchers can use all members in the unit of analysis so that they have the opportunity to be observed. This study uses a Likert measurement scale and the validity of the statements submitted is tested through validity tests, reliability tests. The magnitude of the effect in this study was tested using a simple linear regression technique, then the hypothesis was tested using the t-test.

Based on the data received by the researchers, the population obtained is in the range of 851,000. Instagram @explorebandung has been accessed since May 2022. In this study, the slovin formula was used and based on the calculations, the number of samples was obtained with the results of rounding off the sample to 100 respondents who would fill out a questionnaire via Google forms uploaded on Google Drive. Researchers' data collection techniques are library studies, literature studies, online data searches and field studies. Researchers distribute questionnaires, namely making a list of questions asked to Instagram followers @explorebandung.

This study uses two variables, namely social media strategy (independent variable) and interest in digital business transactions (dependent variable). Social media strategy variables have indicators: context, communication, collaboration and connection while the digital business transaction interest variable has indicators: attention, desire, trust and satisfaction.

3. Resulta And Discussion

3.1. Statistic Test Results

The results of the Simple Linear Regression Analysis between the Social Media Strategy on Interest in digital business transactions in Visiting Tourism in the City of Bandung are as follows:

Table 2. Test Results Simple Linear Regression Social Media Strategy (X) On Interest In Digital Business Transactions (Y) Tourism In The City Of Bandung

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.992	2.686		5.210	.000
	Media Sosial Strategy	.714	.081	.664	8.780	.000

a. Dependent Variable: Interest In Digital Business Transactions.

Based on the output of the table above, it can be seen that the formula in the simple linear regression test is:

$$\hat{Y} = 13.992 + 0.714 (X) \quad (1)$$

The constant value on the Social Media Strategy variable (X) is 13,992, this number means that if there is no Social Media (X), then the consistent value of Interest in Visits (Y) is 13,992. Furthermore, the regression coefficient obtained is 0.714, this means that for every 1% addition of the level of Social Media Strategy (X), the Interest In Digital Business Transactions (Y) will increase by 0.714.

Table 3. R Square Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.664 ^a	.440	.435	2.83641

a. Predictors: (Constant), Media Sosial

Based on the coefficient of determination table above, information is obtained that R Square is 0.440. It can be concluded that the contribution of social media strategy to interest in digital financial transactions is 44% and the remaining 66% is influenced by other factors.

3.2. Discussion

The magnitude of the influence of each social media strategy indicator on digital financial transactions can be summarized in table 4, below:

Table 4. Recapitulation Of Statistical Test Results

Influences	Magnitude Influences	Influence Other Factors	Hypothesis test	Decision
Content to interest in digital financial transactions	21.9%	78.1%	5.241 > 1.984	hypothesis accepted
Communication to interest in digital financial transactions	28.3%	71.17%	6.215 > 1.984	hypothesis accepted
Collaboration to interest in digital financial transactions	30.1%	69.9%	6.496 > 1.984	hypothesis accepted
Content to interest in digital financial transactions	16%	84%	4.316 > 1.984	hypothesis accepted
Social Media strategy to attention	35.2%	64.8%	7.301 > 1.984	hypothesis accepted
Social Media strategy to desire	7.1%	92.9%	2.736 > 1.984	hypothesis accepted
Social Media strategy to believe	18.8%	81.2%	4.766 > 1.984	hypothesis accepted
Social Media strategy to satisfaction	26.9%	73.1%	6.005 > 1.984	hypothesis accepted
Social Media strategy to interest in digital financial transactions	44%	66%	8.780 > 1.984	hypothesis accepted

Sources: SPSS.

Based on table 4 it is known that the indicator content has the greatest influence on interest in digital financial transactions, the next largest sequence is indicator content, communication and collaboration. The content indicator has the greatest influence because respondents will be interested in making digital financial transactions from interesting content displayed on Instagram social media. Respondents feel entertained by the content presented which in the end the content will be remembered by respondents thereby increasing the attractiveness of making digital transactions, in this case, traveling.

Collaboration indicators that have the lowest influence can occur because respondents will choose what type of collaboration is used by the Instagram account. Collaboration can be done through cooperation with tourist site owners by providing discounted discounts, economical travel packages, or free entry tickets as quiz winners as well as endorsements by potential celebgrams/influencers. In this study, it turned out that the effect was less strong when compared to the content indicator.

The results of this study also prove that social media strategy has the greatest influence on Followers passion in conducting digital financial transactions, the next order is trust, service satisfaction and attention. This condition shows that the interest in digital financial transactions is strongly influenced by the use of social media where the existence of this social media Instagram account has been proven to increase the desire of its followers to carry out digital financial transactions [16].

This study shows other findings, namely collaboration indicators have the lowest influence, this can happen because the type of collaboration used by the Instagram account no longer attracts follower interest. This can happen because collaboration with tour owners or through endorsements by celebrities/influencers has become so commonplace that it becomes unattractive. In this study, collaboration turned out to be less powerful than content indicators [17] and [18].

Social media strategy through content that attracts great influence in attracting follower interest to carry out digital financial transactions, this finding is an important contribution for companies in carrying out marketing communications through social media which so far has focused on using celebrity or influencer programs, which in fact are currently having an impact not dominant and began to attract less follower interest. This condition can occur because the follower may already feel bored with the current partnership promotion or it may happen that the influencer used has reduced prestige so that it is not attractive to followers who witness it [19].

4. Conclusion

There is a significant influence of social media strategy on interest in digital financial transactions in traveling to the city of Bandung. The positive direction of the relationship shows that the better the social media strategy used, the greater the interest in digital financial transactions when traveling in the city of Bandung. This study found that the content indicator has the greatest influence on interest in digital financial transactions in the observed unit of analysis. This condition shows that Instagram followers are interested in seeing interesting content displayed on Instagram social media. Respondents feel entertained by the content presented which in the end the content will be remembered by respondents thereby increasing the attractiveness of making digital transactions in travel.

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