

DIGITAL INTEGRATED MARKETING COMMUNICATIONS (DIMC) ACTIVITIES OF DIGITAL PRODUCTS FINANCIAL TECHNOLOGY (FINTECH) "ALAMI"

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Abstract: The development of information and communication technology has now had a major impact on the industrial world in Indonesia. Changes in the industrial model towards digital have a major influence on marketing activities carried out by companies so that they can win the competition in the midst of increasingly sharp business competition. The ability to adapt and innovate quickly and precisely by involving various digital communication media and marketing technology will have a positive influence on the company. ALAMI is a digital-based sharia financial product brand (financial technology), where the name ALAMI is taken from the prefix of the verse in the Al-Quran, namely "Alif, Lam, Mim" which is then shortened to ALAMI. This study aims to determine the activities of digital integrated marketing communication (DIMC) in digital financial technology (fintek) products ALAMI, which consist of digital advertising, digital personal selling, digital sales promotion, digital public relations and digital direct marketing. This study uses a qualitative approach that focuses on the concept of Integrated Marketing Communication (IMC) activities that are commonly carried out which consists of advertising, personal selling, sales promotion, public relations and digital-based direct marketing for financial technology products ALAMI. The main conclusion of this research is that the application of digital integrated marketing communication in digital financial products ALAMI can be done well, and is efficient in terms of costs. The concept of digital integrated marketing communication (DIMC) is a form of transformation of the concept of integrated marketing communication (IMC) whose implementation activities are adjusted to technological developments and the characteristics of the current digital industry.

Keywords: digital integrated marketing communication, digital marketing

Abstrak: Perkembangan teknologi informasi dan komunikasi kini telah berdampak besar terhadap dunia industri di Indonesia. Perubahan model industri kearah digital memberikan pengaruh besar pada kegiatan pemasaran yang dilakukan oleh perusahaan agar dapat memenangkan kompetisi ditengah-tengah persaingan bisnis yang semakin tajam. Kemampuan melakukan adaptasi dan inovasi dengan cepat dan tepat dengan melibatkan berbagai media komunikasi digital dan teknologi pemasaran akan memberikan pengaruh positif kepada perusahaan. ALAMI adalah sebuah merek produk keuangan syariah berbasis digital (financial technology), dimana nama ALAMI ini diambil dari awalan ayat dalam Al-Quran, yaitu "Alif, Lam, Mim" yang selanjutnya disingkat menjadi ALAMI. Penelitian ini bertujuan untuk mengetahui aktifitas digital integrated marketing communication (DIMC) pada produk digital financial technology (fintek) ALAMI yang terdiri dari digital advertising, digital personal selling, digital sales promotion, digital public relation dan digital direct marketing. Penelitian ini menggunakan pendekatan kualitatif yang memfokuskan pada konsep aktifitas Integrated Marketing Communication (IMC) yang umum dilakukan yang terdiri dari advertising, personal selling, sales promotion, public relation dan direct marketing berbasis digital untuk produk financial technology ALAMI. Kesimpulan utama dari penelitian ini adalah bahwa penerapan digital integrated marketing communication pada produk keuangan digital ALAMI dapat dilakukan dengan baik, dan efisien dalam segi biaya. Konsep digital integrated marketing communication (DIMC) adalah salah satu wujud dari transformasi konsep integrated marketing communication (IMC) yang implementasi kegiatannya disesuaikan dengan perkembangan teknologi dan karakteristik industry digital saat ini.

Kata Kunci: komunikasi pemasaran terpadu digital, digital marketing



INTRODUCTION

The development of information and communication technology has now had a major impact on the industrial world in Indonesia. The emergence of an industrial financial technology (Fintech) is an innovation in the financial industry where the industry is one of the industries that many investors are interested in. Quoted from (Harian Kontan, 2019) the results of research conducted by Deloitte and Robocash Group which were published at the end of 2018, that the future of the financial technology (fintech) market is in the ASEAN region.

Financial technology (fintech) is an innovation in the financial sector that has a touch of modern technology (Rizal, Maulina, & Kostini, 2018). According to Raditya Pramana in (Setyowati, 2019) that fintech provides services that can be a solution to solve the problem of financial inclusion in Indonesia. Moreover, based on data from Google, Temasek and Bain in (Setyowati, 2019) shows: there are around 92 million Indonesians who do not have bank accounts (unbanked) and there are around 47 million people who do not have much financial access (underbanked), This is in accordance with research conducted by (Matdio, 2016) in (Noveriyanto, Nisa, Bahtiar, Sahri, & Irwansyah, 2018) where there is a strong correlation between the level of ease of doing business and the level of economic competitiveness.

The vast potential of the existing fintech industry market when compared to the number of financial technology (fintech) service providers in Indonesia is still quite small, this is supported by data submitted by the OJK (Financial Services Authority) (Otoritas Jasa Keuangan, 2020)

that Until May 27, 2020 there are only 161 financial technology (fintech) companies that are licensed and registered with the OJK, this is the reason financial technology (fintech) products are so attractive to investors to invest in the financial technology (fintech) industry.

ALAMI is a digital financial product (Fintech) brand. ALAMI which comes from the word "*alif lam mim*" which is taken from the prefix of the verse in the Al Quran where ALAMI is a brand of electronic money services 1 in 161 or 1 in 13 sharia-based fintech lending service providers that have been registered and supervised by OJK as the main requirement for providing financial technology services in Indonesia which are owned by PT. Alami Fintek Sharia based on OJK's decision on the permit letter and date (KEP - 21 / D.05 / 2020 - 27 May 2020) which is served based on a digital application that can be obtained and used online by downloading on several digital platforms such as google playstore or appstore.

In terms of current user popularity, the ALAMI brand is not as popular as some similar top brands such as Kredivo or Kredit pintar or other similar products, but if classified based on the type of business, the ALAMI brand is included in the 7 trusted online Islamic loan applications 2020, without usury (Teknologi.id, 2020) where one of the services is to provide access to electronic-based loans whose current use is only for small and medium enterprises (SME).

Determination of market segmentation and implementation of a marketing communication strategy, especially in the field of digital integrated marketing communication (DIMC) carried out by PT. Alami Fintek Sharia towards the

ALAMI brand is what is interesting to do further research, especially from the approach to implementing digital integrated marketing communication (DIMC) on the ALAMI brand.

To prepare a marketing communication strategy for a product, analysis must be carried out in advance of several influencing or relevant factors. An example is situation analysis, where situation analysis is the initial stage in the marketing communication plan process. Situation analysis aims to determine the current state of the market and evaluate the impact of previous communication marketing planners, this is in accordance with the definition of marketing communication Kotler & Keller: 2009 quoted in (Krypton, 2018), that marketing communication is an attempt to convey messages to the public, especially target consumers about products in the market, so that they have a share in brand awareness for companies.

Some of the problems that often occur when marketing digital products include the high level of distrust of digital products at this time also affects the difficulty of marketing digital products at this time, this is confirmed by the results of a survey conducted by an independent research institute in Indonesia (MARS) quoted in research (Fatikasari, 2018), where distrust of online shops gets a high enough percentage.

Another problem is the lack of literacy or communication formulations (marketing) to convey the benefits and ease of online transactions, which will be obtained by using fintech products so that these products can be accepted and used by the public.

Some of the things above, if studied using an integrated marketing communication theory approach, will be of interest, especially for some digital products that currently have considerable commercial potential, which according to a survey conducted by Nielsen Indonesia in 2016 quoted in (marketing.co.id, 2018) states that the e-commerce industry in Indonesia is estimated to be worth more than Rp. 70 trillion per year, and combined with several other factors that will affect the marketing objectives of a digital fintech product.

IMC developments

The first character who coined the term IMC was Levitt in 1962 (Krypton, 2018). In 1962, in the concept of "Centripetal Marketing", Levitt defines marketing communication is coordinating unwanted communication with desired communication and is intended to create a positive and consistent image in Levitt dalam (Smith, Berry, & Pulford, 2002).

Then several other important figures Schultz, Tannenbaum and Lauternborn introduced IMC through the book *Integrated Marketing Communication* which was launched since 1992, where previously the term IMC had been published by Schultz through his writing in the *Journal of Promotion Management* in 1991 (Prasetyo & dkk, 2018), and much earlier. In the decade of the 1980s Schultz had first initiated a marketing integration concept, which from this thought was originally proposed by Schultz, where initially the IMC concept only talked about the coordination of all elements of marketing communication used to convey messages to audiences. Estaswara in (Santoso P. Y., 2018).

Quoted in Hifni Alifahmi in (Prasetyo & dkk, 2018) The formal definition of IMC was first generated from the the study collaboration between Northwestern University and the American Association of Adverstising Agencies (4A) in 1989, where IMC was seen as a marketing communication planning concept and evaluation to provide added value. from a strategic combination of diverse advertising techniques, direct response, sales promotion, and public relations consistently with maximum communication impact.

According to (Kotler & Keller, 2016) integrated marketing communication is managing and coordinating the entire communication process, where some of the most commonly used marketing communication activities are advertising, personal selling, sales promotion, public relations, and direct marketing, this is in line with what delivered by Duncan in (Keke, 2015) where there are 5 (five) elements of integrated marketing communication consisting of: Advertising; Sales promotion; Personal selling; Public relations (public relations); and Direct marketing where (Kotler & Keller, 2016)

Research development related to the involvement of technology in IMC activities has been carried out by several experts, for example (Peltier, Schibrowsky, & Schultz, 2003) made a research on interactive integrated marketing communication (Integrated IMC) by combining the strengths of IMC, new media and sales data base.

To realize Interactive IMC, according to (Peltier, Schibrowsky, & Schultz, 2003) companies must collect information at the individual level and use that data to create information-intensive

customer communication strategies that proactively use new media to become interactive with customers.

Research related to the implementation of IMC in an online environment has also been conducted by (Seli, Ismail, Heng, & Fazidah, 2017) where the conclusion of the research is that the message to be conveyed in implementing IMC in an online environment must be followed by planning design by the organization and adapted into a strategy online that considers the target customer or audience, where the choice of the communication mix also needs to consider the characteristics of the target customer.

Other research related to the involvement of technology in IMC activities can be found in research conducted by (Santoso P. Y., 2018) where the background of this research is based on the phenomenon of changing technological trends which causes marketing communications to shift towards digital. In this study, it was found that there were differences in the characteristics of online media and conventional social media. Shifting the way of communication and the media used to carry out marketing communication activities by involving technology, starting from how to interact with customers / buyers can be done anywhere, anytime, and with only one online media. So (Santoso P. Y., 2018) concludes that currently IMC has been included in IMC 4.0 where interactions can be carried out anywhere, anytime, and with only one online media.

Research conducted by Romzi Seli, et al: 2017 also provides results that the specific characteristics of the web (technology) make online marketing

integration efficient for online organizations or companies (Seli, Ismail, Heng, & Fazidah, 2017).

According to Anand Shankar Raja M (2020) in his research, DIMC (digital integrated marketing communication) can be defined as a business strategy that is tied to four important variables known as: company plans, marketing plans, branding plans, and social plans that are carried out through support. technology (M, 2020) .

Where the key word of DIMC, when seen from the results of research conducted by Anand Shankar Raja M, 2020 is to combine / support technology as a tool for marketing communication, this is also in line with the writing of Hifni Alifahmi in (Prasetyo & dkk, 2018) that DIMC is a marketing concept that combines digital aspects with IMC, where the purpose of IMC activities according to (Brindhya, 2014) is to convey the right message to the right audience at the right time at the right place. So from some of the definitions above, the exact definition in this study regarding digital integrated marketing communication (digital IMC) is a solution for the adaptation of integrated marketing communication activities in the current era of technology by involving technology in marketing communication activities.

The online IMC strategy is the same as the offline IMC strategy, namely communicating one message and implementing it in various media placements, of course, adjusted to the target market. The difference between offline and online is that online campaigning can interact with one another or in a familiar language, namely Engagement (Santoso P. Y., 2018), which Duncan quoted in (Keke, 2015) divides 5 (five) IMC activities (integrated marketing communication)

which is a specific combination of the five marketing communication activities most often used by companies, namely advertising, personal selling, sales promotion, public relations, and direct marketing.

METHODS

This research uses qualitative methods, by conducting descriptive analysis, with a natural background with direct data sources and the key instrument is the research, so that researchers will be intensively involved to find out in detail what is desired.

According to (Anggito & Setiawan, 2018) that qualitative research is the collection of data in a natural setting based on the philosophy of postpositivism with the intention of interpreting the phenomenon that occurs where research is a key instrument, where the sampling method of data sources is carried out purposively and snowball, and how to collect it. The data is done by triangulation (combined), with the analysis of the results of the data that has been obtained is inductive / qualitative, and the results of qualitative research emphasize the meaning more than generalization.

Furthermore, objects, phenomena or social settings that are found will be described and set forth in a narrative writing with data and facts collected in the form of words or images rather than numbers, by having 2 (two) objectives, namely (1) describe and explore and (2) describe and explain (Anggito & Setiawan, 2018).

This research is descriptive in nature as it refers to the characteristics of qualitative research according to Bondan

and Biklen in (Anggito & Setiawan, 2018), so this research does not aim to test the research hypothesis but provides a description of an object, phenomenon, or social reality based on the level of novelty of information will be obtained (Sugiyono, 2016) regarding digital integrated marketing communication as outlined in narrative writing.

This study also seeks to search for facts by providing accurate interpretations of the data with the aim of making systematic descriptions, descriptions or paintings and facts about the problems the researcher is investigating. Descriptive method is intended to describe an object, phenomenon, or social reality. This step is taken as an important start because it forms the basis for the next method.

In this study, the unit of analysis is in the form of digital integrated marketing communication (DIMC), where the author focuses on research on five IMC (Integrated Marketing Communication) activities Kotler in (Wahid & Rizki, 2018) which are a specific blend of the five marketing communication activities most often used by companies, namely advertising, personal selling, sales promotion, public relations, and direct marketing carried out on digital media, where the concept of digital integrated marketing communication (DIMC) research is a specific blend of digital-based marketing communication activities, where marketing communication activities are most often used by companies, namely advertising, personal selling, sales promotion, public relations, and direct marketin using digital media, this can be seen from the following image:



Figure 1: Development of digital-based IMC activities adopted from the IMC concept (Kotler & Keller, 2016)

From the description of the digital integrated marketing communication (DIMC) activities above which are adopted from the concept of integrated marketing communication (IMC) (Kotler & Keller, 2016) which consists of advertising, personal selling, sales promotion, public relations, and direct marketing. This integrated marketing communication activity (IMC) (Kotler & Keller, 2016) was then developed into the concept of digital integrated marketing communication (DIMC) which is divided based on the dimensions of communication activities consisting of digital advertising, digital personal selling, digital sales promotion, digital public relations, and digital direct marketing, or can be seen in the following table:

Table 1: Explanation of the IMC digital research concept

No	Concept	Dimensions	Indikator
1.	Integrated Marketing Communication (IMC) (Kotler & Keller, 2016) a. Advertising b. Personal selling c. Sales promotion d. Public relations e. Direct marketing	Digital advertising	Digital advertising activities such as videos, jingles, digital posters, digital brochures through digital media
		Digital personal selling	Digital personal selling activities such as sales conferences /

			responses or responses to customers through digital media
		Digital sales promotion	Digital sales promotion activities such as giving digital coupons, discounts, digital vouchers, unique codes, digital cash back, using digital media
		Digital public relations	Digital public relations activities such as presenting company news, financial reports, company activities (news content, social activities, event calendars) images and videos using digital media
		Digital direct marketing	Digital direct marketing / sales activities digitally, such as direct mail, direct message, message notification using digital media

Source: Authorized data of the researchers, 2020

The selection of informants in this study was based on their understanding of the implementation of integrated digital marketing communication activities for ALAMI sharia fintech products at PT. Alami Fintek Sharia, which includes several digital integrated marketing communication (DIMC) activities such as digital advertising, digital personal selling, digital sales promotion, digital public relations, and digital direct marketing.

The data collection technique in this study was carried out using a natural setting (natural conditions) based on the results of literature reviews, interviews, documents and triangulation (Sugiyono, 2016), with primary and secondary data sources.

Interviews were conducted to obtain data on integrated marketing communications using digital media

(digital integrated marketing communication) conducted by PT. Alami Fintek Sharia.

Technical data analysis in this study was carried out by referring to the formulation and research objectives that Nasution would achieve in (Sugiyono, 2016), or carried out before entering the field, during the field, and after finishing in the field, then the technical analysis in this study begins by examining All data are available and obtained from various sources, namely by observation, interviews, documentation study and literature study.

At the validity and validity test stage, data in qualitative research can be declared valid if there is no difference between what the researcher reports and what actually happens to the object under study (Sugiyono, 2016).

So that in this study, testing the credibility of the research data was carried out in the following ways:

Extension of observation.

Extension of observations is carried out by returning to the field to make observations and interviews with data sources that have been found while maintaining focus on testing the data that has been obtained. Extension of observations will also build closeness and familiarity with Susan Stainback's data source (Sugiyono, 2016), so that the information conveyed by informants is more open. With the extension of the observation, it is hoped that the data obtained will be more complete and comprehensive.

Increase persistence.

Increasing persistence means making observations more carefully and

continuously on research data. Testing the validity and validity of the data in this study is by reading back all notes both the results of interviews and other documentation of the research results carefully, so that errors and shortcomings can be found. So as to increase persistence, researchers can provide accurate and systematic data descriptions of what is observed.

Triangulation.

Triangulation used in this research is data triangulation, that is, by combining it using data sources consisting of primary data and secondary data.

Primary data related to digital integrated marketing communication (DIMC) activities in this study will be sourced from digital integrated marketing communication (DIMC) activity implementers at PT. Alami Fintek Sharia, while secondary data in this study were sourced from existing sources such as company websites, corporate social media accounts and several other sources.

RESULTS AND DISCUSSION

The low level of literacy and financial inclusion in the Islamic financial industry in Indonesia (Thomas, 2020) means that the number of users of Islamic financial services in Indonesia is still small. However, the opportunity for the growth of the sharia fintek industry in Indonesia is still quite large, where Indonesia is the country with the largest Muslim population in the world. This is the background of the formulation of the form of the communication program used to market the ALAMI sharia fintek service in Indonesia.

Against this background, the formulation of marketing of ALAMI sharia

products is carried out by using the soft selling method, where the concern in digital integrated marketing communication (DIMC) activities for ALAMI products is customer education. According to (Kurnia, 2013) customer education is a technique to stimulate growth, reduce costs and increase customer satisfaction and is considered quite effective in providing knowledge to customers about what they need as a reason for choosing one product over another. This customer education strategy is also often used by technology, manufacturing and other companies to build customer certifications, where the goal of the customer education strategy is not only to deepen relationships with customers but also to attract new customers. This strategy is then outlined in the digital integrated marketing communication activities as follows:

Digital Advertising

Digital advertising activities for ALAMI sharia products are mostly carried out through social media such as Facebook, Instagram or YouTube which are owned by PT. Alami Fintek Sharia. It is quoted in (Kurnia, 2013) that social media in Indonesia is growing very rapidly, as indicated by the growing number of active users. Here technology has created a new environment, where power has shifted from advertisers to consumers (Putri & Irwansyah, 2020), This is also supported by research conducted by Candrasari (2016) which states that there is dependence on the use of the internet, where in this study Candrasari (2016), jokingly stated in (Candrasari, Permata, Rachmania, & Claretta, 2020) that women cannot be separated. from the social media it has. Where in a day they spend 2-3 hours of their

time accessing digital media. The use of social media technology such as Instagram is currently considered quite effective for marketing activities. The presence of business instagram which is now equipped with various online advertising features and can be targeted to target ad recipients such as based on interest, age, and area, as well as reports on the effectiveness of its advertising, making Instagram now a social media that is also effective for digital advertising activities. Whereas the communication message that was built was education about sharia financial investment and persuasion to do "*hijrah financial*" (financial migration), where "*hijrah*" comes from Arabic which means moving / changing, so that "*hijrah financial*" can be interpreted as moving to using financial investment management methods using conventional methods towards sharia, or in accordance with the Islamic religious law.

If an analysis is carried out based on the type of advertisement, the type of advertisement that is delivered on this ALAMI instagram is a type of advertising product advertising, where according to Buchari Alma in (Priansa, 2017) the type of advertising product advertising is advertising that seeks to influence consumers with the benefits of using a product.

The selection of message narrative formulations aimed at creating public opinion so that they are interested in making financial migrations with all the benefits and benefits of using them because they are in accordance with the teachings of Islam and avoiding the sin of usury which is currently being used to increase interest in the concept of Islamic finance, this is what according to some users become the reason for using Islamic financial services.

So that this is in accordance with the concept of designing an advertising program according to Kotler and Keller in (Priansa, 2017), which is to design advertising, first starting with identifying the target market and purchase motives.

Digital Personal Selling

Personal selling is the most personal promotion strategy when compared to other promotion mixes, because it allows two-way communication, face-to-face or via telephone, video or web conference.

Several digital personal selling activities conducted by PT. Alami Fintek Sharia is like a sales conference activity through a web binary where the company leader directly delivers some material related to the concept of ALAMI sharia financial services, so if it is analyzed from the form of personal selling activities, then the activity is in the form of executive selling where the digital form of personal selling is sometimes placing the company leader as a sales person (Priansa, 2017).

Other digital personal selling activities carried out by PT. Alami Shariah is to involve several influencers, opinion leaders or scholars who have influence and knowledge on financial literacy, especially Islamic finance, with several objectives such as building awareness about product availability, stimulating consumer interest, and finding new consumers, and conducting market analysis.

If we look at digital personal selling activities carried out by PT. Alami Fintek Sharia in the perspective of digital integrated marketing communication (DIMC), then digital personal selling carried out by PT. Alami Fintek sharia is integrated with all elements of digital marketing communication, it can be seen from some

digital personal selling activities through web binary that it will be less effective if it is not supported by influencers, opinion leaders or scholars who have influence and knowledge on financial literacy, or advertising calls for use ALAMI sharia financial services are less effective if they are not accompanied by sales people.

Digital Sales Promotion

PT. Alami Fintek Shariah has special standards that are not the same as conventional fintek products in terms of implementing digital sales promotion activities. This is based on special binding rules and regulations regarding the application of the concept of sharia. Sharia-based digital financial services cannot provide sales gimmicks such as promos, cashback or the implementation of a money-burning strategy like many other digital startup companies, to attract new users or maintain the existence of their brand.

Digital sales promotion activities that have been carried out by PT. Aami Fintek Sharia to attract consumers to try new products or lure consumers to use sharia fintek services ALAMI in the midst of increasingly competitive fintek business competition is in the form, among others: "*extra ujroh*" (extra profit sharing) at the end of the funding program followed through the ALAMI application, where If we examine the specific objectives of the program, if we examine Cummis and Mullin's opinion (Priansa, 2017), it is to increase repeat purchases and increase user loyalty, because the "*extra ujroh*" program is only given to users at the end of the financing program followed through the application. ALAMI.

To attract new users, or create interest and increase buyers, try PT. Alami Fintek Shariah implements other forms of digital sales promotion such as the "RELAMI" program (Relasi ALAMI) or another term is member get member, where PT. Alami Fintek Shariah will provide grants to users who have used the ALAMI application and invite new people to try the ALAMI application. This digital sales promotion activity model when viewed from the perspective of digital integrated marketing communication (DIMC), then the digital sales promotion activity is integrated with other digital marketing communication elements such as digital advertising, digital personal selling or others.

Digital Public Relations

The focus of digital public relations activities carried out by PT. Alami Fintek Sharia is to build positive perceptions of several supporting stakeholders such as the government, OJK, MUI, business partners, or other agencies, as well as to build a positive image of the company or build a good reputation by making publications through digital media owned by the company in the form of achievements , awards, collaborative activities or others.

Besides that, PT. Alami Fintek Sharia also publishes to several mainstream digital media to get bigger publications.

Digital public relations activities conducted by PT. Alami Fintek Sharia if an analysis is carried out in the digital perspective of IMC or digital integrated marketing communication (DIMC), then the digital public relations activities carried out are to support marketing objectives which include increasing awareness, informing and educating, gaining

understanding, building trust, giving reasons to consumers to buy products, and motivating consumer acceptance Belch and Belch in (Priansa, 2017).

Digital Direct Marketing

The direct marketing activity for the ALAMI sharia fintek product uses two main channels. The first channel of direct marketing activity is: CRM (customer relations management) which consists of several digital direct marketing models such as: newsletters. ALAMI has created an integrated CRM system by utilizing a marketing database that stores contact information / user profiles for applications that have been registered using the ALAMI application but have not participated in the financing program in the ALAMI application, this database is further analyzed using certain technical techniques to be able to classify into several the particular group for which the data was subsequently used to construct digital direct marketing messages. The direct marketing message element will be adjusted to the segment and theme of the message to be conveyed. Direct marketing activities like this, if analyzed in the digital integrated marketing communication (DIMC) perspective, cannot be separated or always integrated with advertising activities, public relations content or others.

The second channel of direct marketing activity is: ALAMI group community. PT. Alami Fintek Sharia currently has a community that is connected through messaging media such as WhatsApp. Several activities are routinely carried out in addition to building relationships with customers, where digital direct marketing activities such as offering new funding programs, or others can be

directly marketed directly to the community through digital media such as WhatsApp.

The triangulation results of the digital integrated marketing communication (DIMC) activities of ALAMI products, which were conducted by interviewing several ALAMI user applications, which were related to digital integrated marketing communication (DIMC) activities carried out by PT. Alami Fintek Sharia for ALAMI products in several online media, get the fact that digital integrated marketing communication (DIMC) activities such as digital advertising, digital personal selling, digital sales promotion, digital public relations, digital direct marketing carried out by PT. Alami Fintek Sharia for digital financial services (fintech) ALAMI has been implemented and has a positive effect, this is because ALAMI application users are interested in various communication messages formulated in the digital integrated marketing communication (DIMC) program conducted by PT. Alami Fintek Sharia.

CONCLUSION

Based on the results of research using qualitative methods supported by primary data and secondary data related to integrated digital marketing communication activities for digital financial products ALAMI fintek sharia, it can be concluded that, the application of digital integrated marketing communication (DIMC) which consists of digital advertising, digital personal selling, digital sales promotion, digital public relations, and digital direct marketing of fintech products (financial technology)

ALAMI is carried out using the soft selling method, with its communication messages that are mostly related to customer education which contains literacy about Islamic finance, where the message communication is packaged in an interesting story line (story telling). The selection of soft selling communication methods implemented in digital integrated marketing communication activities for ALAMI products is currently considered appropriate, where the characteristics of communication messages in the soft selling sales method are carried out indirectly to target consumers (target market), or by using a refined marketing activity approach, without coercion and provide sufficient space and time for consumers to think and make decisions. This method is also suitable for expanding long-term market share.

The selection of the hard selling method is also needed for several marketing activities that encourage the purchase decision process, such as digital sales promotion activities, this is in accordance with the purpose of implementing sales promotion activities according to Buchari Alma in (Priansa, 2017), which is to attract new customers, giving gifts or awards like customers, increase repeat purchases, avoid customers from using products of other brands, popularize brands / increase loyalty, and increase sales volume, both in the short term and in order to expand the long term market share.

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