



Mememes On Digital Banking and Brand Reputation

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Abstract—Mememes are tools of internet communication through images or videos that contain an idea or perception with the characteristic of being able to spread, replicate, and remix for purposes of satire, parody, criticism, or conveying other arguments. The viral phenomena of ABC priority customer mememes on social media is a form of communication by customers to convey their arguments about the appearance of a ABC Bank priority customer who has a low profile. This Meme implicitly wants to show that regardless of the customer's appearance, Bank ABC will provide the best service and ultimately improve the reputation and trust of all customer classes. In relation to the viral ABC priority customer meme, it indirectly becomes a new promotional option for Bank ABC in the midst of intense banking competition. This research aims to discuss the impact of contagion, retention, and the spread of perceptions about ABC's priority customers created by this Meme. Also, how it affects the reputation of ABC Bank in handling their priority customer services. This research uses quantitative methods with primary data sources from the results of filling out questionnaires to 100 respondents who have seen ABC priority customer mememes. The analysis technique in this study uses Partial Least Squares-Structural Equation Modeling Analysis Techniques (SEM-PLS) which is processed using SmartPLS software version 3. The results showed two variables, Contagion and Retention in ABC priority customer mememes, had a positive effect on ABC Bank's reputation. Meanwhile, the Spread variable has no effect. Thus, Bank ABC should consider using Mememes as a means of promotion on social media. Because based on research Mememes are effective for transmitting perceptions and can be stored in memory so as to encourage an increase in a company's Brand Reputation.

Keywords— *Meme, Social Contagion, Word of Mouth*

I. INTRODUCTION

One form of communication on social media is Mememes. Internet mememes are repetitive messages that can be quickly spread by members of a participatory digital culture for the purpose of satire, parody, criticism, or other activities [1]. Mememes have developed in many forms that raise various topics including in the banking sector, such as the viral phenomenon of ABC priority customer mememes which can be seen in Figure 1. This meme was created by customers based on their experience when seeing the services provided by Bank ABC. The ABC priority customer meme describes the perception of the appearance of a simple-looking ABC Bank priority customer. In the end, this meme implicitly wants to show that regardless of the appearance of its customers, ABC Bank will provide the best service and ultimately improve the reputation and trust of all customer groups.

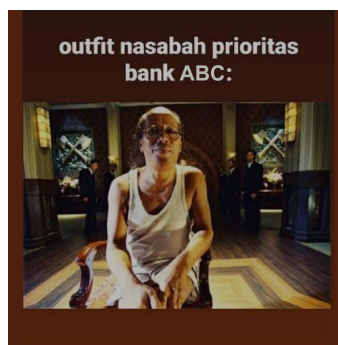


Fig. 1, ABC Priority Customer Meme

Related to the viral phenomena of ABC priority customer mememes on social media, this has the potential to be a free promotion for ABC bank because the sharing process by consumers is more effective than the company's efforts to disseminate content [2]. This happens because there are three main processes in the Meme life cycle that become the main variables, namely Contagion, Retention, and Spread [3].

The Contagion process refers to the behavior of consumers who are motivated to share with each other on social media, resulting in the transmission of emotions, ideas, perceptions, and thoughts contained in the ABC priority customer Meme [4]. After

transmission occurs, individuals who have been infected with Memes will store (retention) the contents of the message or perception contained in the Meme into their memory. This process involves the sensory memory system, short-term memory system, and long-term memory system [5]. Furthermore, Memes will spread through the Electronic Word of Mouth (E-WOM) process. E-WOM is a marketing activity through person-to-person intermediaries either verbally, in writing, or through electronic communication tools connected to the internet [6].

Increasingly fierce competition encourages Bank ABC to continue to develop strategies in its deposit products. To increase deposits, the priority customer segment is one of the important premium segments because the funds deposited are very large. Marketing for the premium segment prioritizes the establishment of relationships, one of which is through the personal selling process. The personal selling process has the disadvantages of personal selling, namely that the operating costs of personal selling are very high and it is difficult to recruit the right salespeople who meet the requirements [7]. Therefore, it is important for ABC bank to have other marketing options, and the emergence of ABC priority customer Memes is an effective promotional opportunity in improving the reputation of ABC Bank.

In another research, the weakness of Memes as promotional content is that there is a possibility of consumers misinterpreting the promotional message to be conveyed in the Meme. Some people may find it difficult to understand the intent of the Meme [8]. Therefore, this study was conducted to analyze the impact of the viral ABC priority customer meme on social media on the brand reputation of Bank ABC. Thus, this study is expected to provide in-depth insight into the impact of the viral ABC priority customer Meme on social media on brand reputation and provide strategic recommendations to Bank ABC in utilizing the Meme phenomenon to strengthen their brand reputation.

II. LITERATURE REVIEW

A. Meme

The term 'Meme' was introduced by Richard Dawkins in 1976 and describes it as the dissemination, replication and modification of human ideas and culture. Internet memes are remixed messages that can be quickly spread on social media for the purpose of satire, parody, criticism, or other discursive activities [9]. Memes can be images, videos, hashtags, and other forms of content. Memes have a life cycle consisting of several phases, namely Transmission, Decoding, Infection, and Encoding [3]. In the Transmission phase, Memes are encoded in a vector, a type of information-carrying medium. Memes can move between media, sometimes accompanied by a mutation effect on the meme. Furthermore, Memes will enter the Decoding phase, which is decoding when someone can interpret and restructure the Meme information pattern in the vector by observing and understanding. In other words, if a meme is to infect a person, the meme must first be understood by the person, then decoded to fit his or her thoughts and perceptions. After that, the Meme will experience the Infection phase when a person's behavior and perception are affected by the meme that has been actively infected and has the potential to transmit it to others. The last phase, Encoding, is when the Meme replicates itself in order to spread and infect more people.

B. Social Contagion Theory

Social contagion theory focuses on the influence of individuals on other individuals in a social network. Bonds between individuals are a driving force in the spread of behavior, attitudes, or personality [10]. Social contagion occurs through ties between individuals, which can take the form of local ties (due to neighboring residences) and homophily (individuals with similar interests connect and spend time together more often). The process of social contagion involves three components, namely fecundity (stimulation of individuals to express new behaviors that are imitated), fidelity (accuracy in copying the behavior of others), and longevity (stimulation of individuals to continue using the product for a long period of time) [11]. In this study, social contagion theory is used to analyze the effect of contagion in ABC priority customer memes on social media on the brand reputation of Bank ABC. Factors such as bonds between individuals, communication between customers, and common interests are considered in understanding the process of social contagion and its impact on brand reputation.

C. Retention / Memory Storage Process

The memory system is known as Atkinson and Shiffrin's paradigm model which has been refined by Tulving and Madigan [5]: (a) sensory memory system that records information through the five senses, (b) short-term memory system that stores information for 30 seconds with a capacity limit of about seven chunks of information, and (c) long-term memory system that stores information permanently. Information from the short-term memory system can be transferred to the long-term memory system through repetition, but can also be lost if replaced by new information. The process of retrieving information from the long-term memory system can be done through certain strategies, but information can also be forgotten if there are deficiencies in archiving.

D. Word Of Mouth (WOM)

Word of Mouth (WOM) theory is the exchange of marketing information between consumers that plays a role in changing attitudes and behaviors towards products and services [12]. There are several indicators of WOM, namely Talking About, Recommending, and Encouraging [13]. In other studies, it is explained that there are five dimensions of Word of Mouth that are needed in order to spread, known as the 5Ts, namely talkers, topics, tools, participation (talking part), and monitoring (tracking).

the speaker is an individual who acts as an influencer who is enthusiastic about sharing experiences. Topics relate to what the speaker is talking about, such as special offers or great service. Tools are the means to disseminate topics and messages. Participation involves more than one person in the conversation to keep the WOM going. Monitoring is carried out by companies to monitor consumer responses and learn positive or negative feedback [6].

Word of Mouth communication types can be grouped into two types, namely positive WOM and negative WOM. Positive Word of Mouth, is the process of conveying word of mouth information carried out by one individual to another based on positive experiences with a product, service, or company. Meanwhile, negative Word of Mouth is a word-of-mouth interaction process based on negative experiences obtained from one individual to another individual for a product, service, or company [14].

E. Brand Reputation

Brand reputation refers to the opinion of others that the brand is good and reliable [15]. Brand reputation can be developed through advertising, public relations, and product quality. Brand reputation affects consumer trust and can strengthen or weaken the relationship between brands and consumers [16]. Brand reputation has several dimensions, namely, the emotional appeal of consumers (emotional appeal), the quality of products and services (products and services), the vision and leadership of the company (vision and leadership), the quality of the work environment (workplace environment), social and environmental responsibility (social and environmental responsibility), and the financial capabilities of the company (financial performance) [17].

F. Conceptual Framework and Hypothesis

The framework is a diagram that is useful for describing the relationship between variables, so that it can explain the direction for a study so that it can run according to the predetermined scope. The following framework is made in this study:

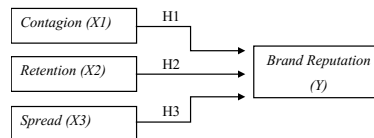


Fig. 2, Conceptual Framework

The speed of online information dissemination increases contagion [18]. The ability of Memes to replicate quickly makes it easier for the positive messages contained in the ABC priority customer Memes to be transmitted to others. Someone who sees the ABC priority customer Meme has the potential to be infected with other people's opinions in the Meme. The reputation of a brand refers to the opinion of others that the brand is good and reliable [19]. Then the following hypothesis is concluded:

H1: Contagion properties in ABC priority customer memes on social media affect the brand reputation of Bank ABC.

Initially a person will be exposed to Memes in the form of visual or audio transmissions spread across the internet and stored in short-term memory. Short-term memory has a very small capacity, and is prone to forgetfulness if we do not have time to rehearse the information [5]. The simple, funny and unique nature of Memes makes it easier for someone to recall the Meme. In the end, the message content of the ABC Priority Customer Meme will be understood and stored in one's memory. Positive perceptions are remembered, which in turn can increase the reputation of Bank ABC. Then the following hypothesis is concluded:

H2: Retention properties in ABC priority customer memes on social media affects the brand reputation of Bank ABC.

The spread and replication of Memes on the Internet occurs through the process of Word of Mouth, because there is an exchange of information contained in the Meme from one person to another among acquaintances or their social environment. Word of Mouth (WOM) is any positive or negative statement made by potential, actual, or former customers about a product or company, which is available to many people and institutions via the Internet [20]. So that if someone decides to share the ABC priority customer Meme in the end other people will be able to change their perception of a company's reputation. Then the following hypothesis is concluded:

H3: Spread properties in ABC priority customer memes on social media affect the brand reputation of Bank ABC.

III. RESEARCH METHODOLOGY

A. Research Data

The sampling method in this study uses Non-Probability Sampling technique, namely Purposive Sampling. The criteria for respondents used in this study are: 1) Respondents are Twitter/Instagram/TikTok social media users. 2) Respondents have seen ABC priority customer memes. Because the population is very large and cannot be identified, sampling is done using the multiplication method from a minimum of 5 to 10 times the number of indicator/manifest variables [21]. In this study, there are 26 statement items as indicators in the questionnaire. Therefore, the minimum number of respondents in this study is 130 respondents. The data collection method in this study used two methods, namely, primary data collection was carried out through a questionnaire

method using a questionnaire on Google Form with a Likert scale of 1-5 and secondary data collection was carried out through literature studies.

B. The Analysis Techniques

In this study, using a quantitative approach with the Partial Least Square - Structural Equation Model (PLS-SEM) data analysis technique using the Smart PLS version 3 application: Measurement Model Analysis (Outer Model) to test the validity and reliability of latent variables, and Inner Model Analysis to analyze the effect of exogenous variables on endogenous variables. In this analysis, using the R2 value to assess the predictive power of the model and path coefficients to evaluate the significance of the relationship between variables using the t-test and p-value from bootstrapping [22].

IV. RESULTS AND DISCUSSION

A. Respondents

In this study, out of a total of 150 respondents who participated in filling out the questionnaire, it was found that 75% (112 respondents) were female, while the remaining 25% (38 respondents) were male. The majority of respondents are in the age range of 23-30 years, where 33% (50 respondents) are 23-26 years old and 31% (47 respondents) are 27-30 years old. In more detail, 73% (109 respondents) of the respondents have a bachelor's degree, while only 15% (23 respondents) have a high school degree. In terms of domicile, the Jabodetabek area is where the majority of respondents live, with DKI Jakarta accounting for 35% (53 respondents) and Bogor accounting for 19% (28 respondents). In terms of employment, 56% (84 respondents) are private employees, followed by 25% (38 respondents) who are students. In terms of income, around 48% (72 respondents) have an income between IDR2,000,000-IDR5,000,000, while 34% (51 respondents) have an income between IDR5,000,001-Rp10,000,000. Thus, the results of the majority of respondents show that in this study, women from Generation Y and Generation Z, with an undergraduate level of education, living in the Greater Jakarta area, working as private employees, and having a fairly stable income, became the main population involved in this study.

B. Outer Model

In the test of the measurement model (outer model), the specification of the relationship between the latent variable and its manifest variable (indicator) is determined. This stage consists of three stages, namely convergent validity, discriminant validity, and composite reliability.

1) Convergent Validity

The convergent validity value is obtained from the loading factor between the latent variable and its indicator. For confirmatory research, the expected loading factor value is more than 0,7. As for exploratory research, the loading factor value can range from 0,6-0,7 [22].

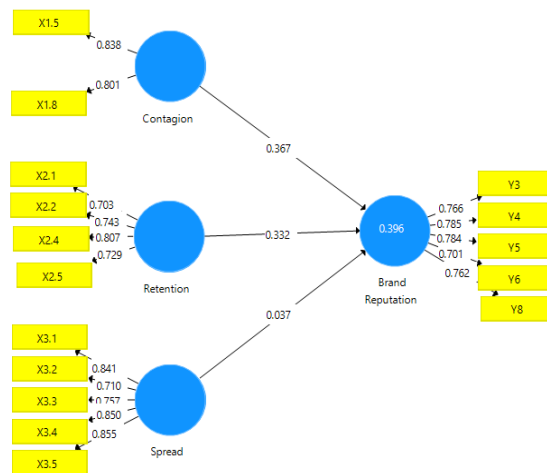


Fig. 3. Stage 1 Measurement Model Testing

Testing is carried out in two stages. In stage 1 there are indicators that have a loading factor of less than 0.70. Therefore, in stage 2, iteration is carried out by eliminating these indicators until the final result is obtained with a loading factor of more than

0.70. After the iteration process, the measurement model can be seen in "Fig. 3". Thus, all indicators are valid and feasible to describe the related variables/dimensions. Therefore, the next stage of testing can be continued.

2) *Discriminant Validity*

Sufficient discriminant validity if the root AVE for each construct is greater than the correlation between constructs and other constructs in the model. After the discriminant validity test is carried out, it can be seen in the table that the test results are acceptable and meet the requirements so that the test can proceed to the next stage.

TABLE I. DISCRIMINANT VALIDITY

Description	Brand Reputation	Contagion	Retention	Spread
Brand Reputation	0,760			
Contagion	0,550	0,820		
Retention	0,537	0,496	0,746	
Spread	0,424	0,490	0,623	0,805

3) *Composite Reability*

Measuring the reliability of a construct with reflective indicators can be done in two ways, namely with Cronbach's Alpha and Composite Reliability. The Rule of Thumb for assessing construct reliability is that the Composite Reliability value must be greater than 0,70. Based on Table III of the reliability test results, it shows that all variables have a Composite Reliability (CR) value of more than 0.7 and AVE more than 0.5, meaning that reliability is met. So, with this the test can proceed to the next stage, namely Structural Model Analysis (Inner Model).

TABLE II. RELIABILITY AND VALIDITY CONSTRUCTS

Description	Composite Reliability	Average Variance Extracted (AVE)
Brand Reputation	0.872	0.578
Contagion	0.804	0.672
Retention	0.834	0.557
Spread	0.901	0.648

C. *Inner Model*

Analysis of the structural model (inner model) is carried out to describe in detail the effect of latent variables on the dependent latent variable. The inner model can be evaluated by looking at the R2 and path coefficient values [22].

1) *R-Square (R2)*

Based on the test results, the R-square value is 39.6%, meaning that the diversity that can be explained by the Contagion, Retention, and Spread factors on Brand Reputation is 39.6%, while the remaining 60.4% is explained by other factors outside this research model.

2) *Path Coefficient*

In Hypothesis 1, namely Contagion affects Brand Reputation, the results of the T-test (Bootstrapping) show a prob value (0.000) and a path coefficient of 0.367. Because the prob value (0.000) < 5% alpha, it means that Contagion has a significant effect on Brand Reputation. In Hypothesis 2, namely Retention affects Brand Reputation, the results of the T-test (Bootstrapping) show a prob value of (0.001) and a path coefficient of 0.332. Because the prob value (0.001) < 5% alpha, it means that Retention has a significant effect on Brand Reputation. In Hypothesis 3, namely Spread affects Brand Reputation, the results of the T-test (Bootstrapping) show a prob value of (0.711) and a path coefficient of 0.037. Because the prob value (0.711) > alpha 5%, it means that Spread has no significant effect on Brand Reputation, so the hypothesis is rejected.

TABLE III. SIGNIFICANCE MEASUREMENT OF PATH COEFFICIENT

Description	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Contagion -> Brand Reputation	0.367	0.367	0.088	4.154	0.000
Retention -> Brand Reputation	0.332	0.343	0.099	3.363	0.001

Spread	->					
Brand		0.037	0.046	0.101	0.371	0.711
Reputation						

D. Discussion

This study examines the effect of Contagion, Retention, and Spread variables in ABC priority customer memes on the brand reputation of Bank ABC. It was found that Contagion and Retention had a significant positive effect on Brand Reputation, while Spread had no significant effect. Contagion variable makes the message in Memes can be transmitted and change someone's mindset easily. In the theory of social contagion, the transmission of this mindset is due to the similarity of opinions, beliefs, and experiences that the message described in the ABC priority customer Meme is true or can also be called homophily [23]. Homophily is a condition that describes the degree of interacting pairs of individuals who have similarities in attributes, such as in beliefs, values, education, social status, experience and so on [24].

Variable Retention (memory storage) allows Memes to remain stored in individual memories, because the shape of the Meme gives a unique and iconic impression so that it is easy to remember. In other studies, it is stated that memes are inherent, the writing in memes will be easier to remember and more interesting to discuss than information shared only in text form [25]. In the ABC Priority Customer Meme, it describes Bank ABC which provides the best service to customers regardless of their appearance. Those who have seen this Meme will be infected and continue to remember about these positive perceptions which in turn can increase the brand reputation of Bank ABC. Brand reputation is how well a particular brand is perceived by the public, especially how the brand is evaluated by users on social media platforms. Brands with higher reputation tend to attract more attention and positive comments from their fans. Conversely, lower reputation brands tend to receive more negative comments [26].

Therefore, the spread of Memes does not have a significant effect on Brand Reputation. The spread and replication of Memes from one person to another on social media in the E-WOM process is hampered. Inhibiting factors such as copyright on images taken, then replicated by netizens into memes without permission from copyright owners who are protected by law [27], negative views on Memes and the lack of perceived benefits in sharing Memes can affect the spread of this Meme message. In addition, social media algorithms can also limit the spread of Memes. So that the process of spreading positive messages on this Meme cannot run well which ultimately does not have an impact on the reputation of Bank ABC.

E. Conclusion

Based on research on social media users who see ABC priority customer Memes. Then, an analysis is carried out on the Meme life cycle theory which is described in the influence of the Contagion, Retention, and Spread variables on the Meme. It is concluded that two variables, namely Contagion and Retention, have a positive effect on the reputation of Bank ABC. The message in the ABC priority customer Meme contains positive arguments about Bank ABC's services that do not discriminate against customers based on appearance. The contagion of the ABC priority customer Meme aims to change a person's mindset to be in line with the message contained in the Meme. This Meme contagion occurs because of similarities (Homophily) in social contagion theory.

The ABC priority customer meme created ultimately gives a unique and iconic impression, making the message in this meme easy to store in one's memory. Indirectly, the combined effect of the two variables can increase the reputation of Bank ABC. However, the Spread variable does not have a significant effect on Bank ABC's reputation, because there are barriers such as copyright claims, lack of motivation to spread Memes, and negative public views on Memes. Thus, there is no E-WOM process in this Meme. Therefore, Bank ABC is advised to formulate the right strategy in dealing with and utilizing the emergence of ABC priority customer Memes.

F. Suggestions

For Bank ABC, based on the results of this study, it was obtained an understanding of the effects of ABC priority customer Memes. Contagion and Retention properties in Memes are effective in improving the reputation of Bank ABC. Therefore, Bank ABC needs to utilize the momentum of the emergence of this Meme well as a promotional tool to improve the image and good name of the company. Bank ABC also needs to keep this Meme in a positive context by actively interacting in the comment section. Although the process of spreading the ABC priority customer Meme is less effective due to copyright issues and low motivation to spread this Meme. This can still be minimized by modifying the form of the Meme to avoid copyright issues and combining the Meme with other promotional strategies.

For future research, it is recommended to expand this study by involving a wider sample and better variation in terms of respondent characteristics. This research focuses on the nature and life cycle of ABC priority customer memes in influencing the reputation of ABC Bank, but future research has the potential to add other variables. Because the reputation of a bank on social media is influenced by many other factors, such as public relations, search engine optimization (SEO) and others. By adding other variables, it is expected to provide more comprehensive knowledge about the bank's reputation on social media.

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