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# The Role of Opinion Leadership in Social Media Marketing Technology Adoption Process

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## Abstract

*Social media marketing is one of the modern marketing communications technology used by marketers to promote their offerings. During the Coronavirus pandemic, this tool would be beneficial in helping Small and Medium Enterprises to promote and survive their businesses. This research analyze further the Opinion Leaders group behavior in Indonesian society as well as the rest Roger's innovation adoption group categories, given there was a credibility problem in the use of social media with the intensed hoax or false news during the political leaders campaigns. A new research framework by using Structural Equation Modelling techniques is applied to explain further the adoption innovation process of typical public groups in general. The finding also shows there are direct significant influences and correlations among the credibility and socio-psychological factors, although there is no direct influence between the information credibility and the adoption of social media marketing. As the result it indicates the important role of the millennial as Opinion Leaders in the adoption process of social media marketing in this post-truth and uncertain pandemic millennium.*

**Keywords:** *Social media marketing, credibility, opinion leader, innovation adoption, millennial, SME*

## 1. Introduction

Social Media networks were initially used to connect and share information among friends, families and relatives, yet this function has been growing as a new way of communication to connect the public or society at large, and people across the nations. The adoption of social media networks was then becoming popular ever as it is perceived as an effective and powerful political campaign tool as a core feature of contemporary democracy (Bright et al., 2019) as well as to influence public opinion in general.

It has been recorded in history the successful winning of President Barack Obama by the use of a mix media in 2008 whereby two-third of the campaign funds could be raised from online channels. And in 2012 Obama's Facebook account and YouTube video channel were able to attract over 288 millions upload views (Strauss & Frost, 2014). Just like the U.S. presidential campaign, the role of social media networks in Indonesia, like Twitter and Facebook becoming more important during the 2014 & 2019 presidential election of the winning leader President Joko Widodo (Holmes & Sulistyanto, 2016).

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However political campaign through social media marketing is without risks that may bring the separations in the society in the name of democracy. The credibility of the information is the most important factor that let the public aware the threats of hoax or false information broadcasted either intentionally or not by competing parties. A former study conducted by Manalu et al. (2018) shows that there is a tendency in our younger generation as they could not differentiate false or true information broadcasted in social media networks so as they are prone to immediately trusting unverified information without further effort to reconfirm it with the facts.

Not only in political marketing, social media networks have already been widely utilized by large corporations, especially because its effectiveness to reach the right target market as well as to solve inefficiency problem of the traditional marketing campaign. Not only large corporations, Small and Medium Enterprise (SME) businesses have also faced similar problem in the way promoting their products and services in the competitive markets. Social media marketing is one of the flexible and advantageous marketing communication solutions in-order the public or market understands and appreciates many products and services offered by SMEs (Pentina & Koh, 2015).

During the Asian financial economic crisis 1997/1998 period and global economic crisis 2008/2009 period, SMEs had been helping large corporations in absorbing its unemployment impact and it helped in stabilizing the economy in the short run (Manurung, 2008; Tambunan, 2018). Similar circumstances is happening since the outbreak of Covid-19 global pandemic, where large corporations couldn't avoid the mass workers' lay-off that shocks the global economy. Just like in Indonesia, politicians in America and Europe have adopted similar strategy by helping SMEs to survive for instance by granting tax delayment or even reversing its past payments (The Economist, 2020), while waiting the right time to ease the country's business reopening.

Social media marketing offers advantageous public service both for consumers and marketers during the social or physical distancing period. People can still work and communicate with less contagious risks, until the pandemic victims curve is flattened and a reliable cure is ready to be used. How can the opinion leadership beneficial to helping millions of people who are trapped in this global economic crisis? This research study is aimed to understand how the opinion leaders within younger generation (the millennial) group who may influence the other groups in the whole society in adopting social media marketing. At the same time the findings of this study can help to understand how this opinion leaders deal with hoax and false information that spread over the social media networks.

## **2. Literature Review**

### **2.1. Innovation Adoption**

Everett M. Rogers since 1960's had been studied various innovation processes from the use of agriculture technology until organizational' innovation. According to Rogers, there are five adopter categories toward new technology; they are: 1). Innovators, 2). Early Adopters, 3). Early Majority, 4). Late Majority, and 5). Laggards. Rogers (1995) proposed that the innovation as new ideas, practices or objects by individuals or other adoption units. Therefore there are four aspects involved in this study; they are: innovation, communications among people, society or community, and time. Innovators are the first group of people who are willing to accept the innovation, they have a characteristic in taking risks, young aged, higher

social class, own certain financial capability, social activist, having good access to knowledge resources and interact with another innovator groups.

Early Adopters are those who adopt quickly toward new technology innovation which have high opinion leadership characters. Early Majority are group of people who need more time compared to Innovators and Early Adopters, to adopt new technology innovation, most likely coming from those who have more than average social class groups. Late Majority are those who adopt innovation skeptically or hesitate toward new technology until the average people in the society accept it. And finally, Laggards are the latest group who are willing to adopt innovation as characterized from lower social group in the society, having lower financial capability, almost have no opinion leadership.

## **2.2. Elaboration Likelihood Model (ELM)**

Petty and Cacioppo (1986) conducted empirical research which then resulted a theoretical model of persuasive communication message processing known as the Elaboration Likelihood Model (ELM). In this model, they put forward a general framework idea of how to organize, categorize, and understand basic processes that occur in an effective persuasive communication that is related to the process of attitude change. Further, Li & Suh (2015) found the factors that influence the credibility of Facebook social media information, using this ELM concept to explain two important dimensions, namely Medium Credibility and Message Credibility. Through extensive literature review, the study produced several variables that played an important role in both dimensions. The Medium Credibility refers to the level of credibility perceived by an information user towards a particular medium. Whereas Message Credibility refers to perceptions of the credibility of the message being communicated itself, such as information quality, information accuracy and information present.

Further, the Medium Credibility is determined by three factors, namely: 1). Medium Dependency, that is, feeling or perception has no alternative to get information from certain media; 2). Interactivity, the tendency to engage in an interaction, perception of ease of interaction, and the level of results of its existence; 3). Medium Transparency, the willingness of individuals to share information freely and frankly with others in a particular medium. Meanwhile the Message Credibility is determined by two factors, namely: 1). Strength of Arguments, which is the extent to which the recipient of the message sees a convincing or valid argument in support of his position, complete and reasonable; 2). Quality of Information, the extent to which the information provided is accurate and objective with regard to the present of information.

If someone has the ability to process or evaluate the credibility of information, then he/she will take a central route by considering the content or message carefully. However, if someone has a minor ability to evaluate the credibility of information, then he/she will take peripheral route, which is more effort needed to evaluate the medium that provides that information. The central route requires many considerations, such as the content and strength of information arguments. While the peripheral route requires less cognitive work, but focuses on factors that are not related to information used by someone to access information.

## **2.3. Social Media Credibility**

Nowadays much more reputable companies markets its products and increasing brand awareness through word-of-mouth (WOM) communication channels. This marketing communication technique is also often referred to as consumer-driven

marketing communication, buzz marketing communication, or viral marketing communication. In his research, Nick Hajli (2016) found the idea on how a corporation can introduce new products and services to the market more effectively through social media marketing communication channels. This is motivated by the problems in today's society that are highly connected through Internet but they have limitations in recognizing a new product that may be fittest to their needs and is only available in the traditional (offline) mode of purchase transactions.

Hajli's research found that there are four main factors that influence a person or group of online communities in adopting or using social media to search reliable references of products and services they want. These factors are: 1). Credibility, 2). Use of Information, 3). Social Support, and 4). Social media Interactivity. This credibility study also refers to the concept of Social Word of Mouth adoption model, where the credibility of Social Word of Mouth (or in this study, the credibility of social media marketing) is one of the factors that influence the adoption or use of social media networks. Meanwhile the influence of other factors (interactivity, social support and usability) similarly are also be found and discussed in the research construct as proposed in the UTAUT theory in the following section.

## **2.4. UTAUT**

This theory involves extensive innovation adoption variables which was originally adopted from some persuasive message processing theories, namely the Unified Theories of Acceptance and Use of Technology (UTAUT), which is a "unified model" developed by Venkatesh et al. (2003) and is an amalgamation or synthesis of eight theories that partly originated from the communication message processing model. The theories were used in this model namely are Theory of Reasoned Action (TRA), Theory of Acceptance Model (TAM), Theory of Planned Behavior (TPB), the combined theory of TAM & TPB, Model Theory of Personal Computer Utilization (MPCU), Theory of Diffusion of Innovation (IDT), and Social Cognitive Theory (SCT).

The TRA and TPB widely discussed underwent significant developments in socio-psychological research studies. These theory is used by Venkatesh et al. (2003) becoming an integrated concept of UTAUT which is a further development based on the two schematic theoretical models along with other theories related to the adoption of the use of technology. The two basic theories were included in the group which Katherine Miller (2005) categorized into the theory of message processing (Theories of Message Processing) with the classical model of persuasive approach (Classical Model of Persuasion). The communication research on various models of adoption of technology use, including information and communication technology applications such as: the use of computers, the Internet and social media, have been using extensively this UTAUT concept.

The research model of this study uses the combined most elements that found in the previous literatures as mentioned earlier: ELM, Social Media Credibility and UTAUT theories, which develops in a more integrated model of social media marketing adoption. Therefore this new research framework is expected to be used further to understand the millennial's behavior deeper and give suggestion about innovation adoption processes for the rest of Rogers' innovation adoption groups. This model can also suggest which are the most important socio-psychological factors that influence the adoption of social media marketing. And last but not least, it can explain whether social media credibility would impact to the adoption process of opinion leaders, given the hoax or false information over the social media networks they may experienced.

## **3. Methodology**

This research use quantitative approach by developing valid and reliable questionnaires based-on the research framework variables involved as mentioned in the literature review to see their correlations for further analyzes purpose. The purposive sampling techniques was used and targeted to the millennial group respondents from various backgrounds, such as college and university students, including fresh graduates and those who are in their early working experience. There were about 400 responses returning and collected both from manual and online survey. After sorting it, there a total of 234 completed and valid responses were obtained. To understand which variables that has strong correlations and influence to the other variables, this research uses statistical program (IBM SPSS Amos) with Structural Equation Modelling (SEM) technique computations which combines correlation, regression, path, and factor analysis.

#### 4. Findings

Based on the SEM computation, the research found that all of the involved variables in the research framework results 8 influence paths, which consists of 3 direct influences and 5 indirect influences. The summary of each influence path's strengths and directions can be seen in Table 1, and based-on the resulted indicators it can be concluded whether each research framework's influence path is significant or not.

**Table 1. Research Framework Measurement**

No	Effects	Std Estimate	Composite Reliability (C.R.) / t-Value	Note
<b>Direct Effects:</b>				
1	Information Credibility → Adoption	-0.024	-0.241	Not Significant
2	Intention → Adoption	0.115	2.271	<b>Significant</b>
3	Facilitating Conditions → Adoption	-0.049	-0.484	Not Significant
<b>Indirect Effects:</b>				
4	Medium Credibility → Information Credibility	0.404	3.082	<b>Significant</b>
	Information Credibility → Adoption	-0.024	-0.241	Not Significant
	<b>Total Effects-4</b>	$0.404 \times -0.024 = -0.010$	-3.088	<b>Significant</b>
5	Message Credibility → Information Credibility	0.546	4.165	<b>Significant</b>
	Information Credibility → Adoption	-0.024	-0.241	Not Significant
	<b>Total Effects-5</b>	$0.546 \times -0.024 = -0.013$	-3.116	<b>Significant</b>
6	Usefulness → Intention	0.076	0.375	Not

No	Effects	Std Estimate	Composite Reliability (C.R.) / t-Value	Note
				Significant
	Intention → Adoption	0.177	2.271	<b>Significant</b>
	<b>Total Effects-6</b>	$0.076 \times 0.177 = 0.013$	3.112	<b>Significant</b>
7	Easiness → Intention	-0.458	-2.542	<b>Significant</b>
	Intention → Adoption	0.177	2.271	<b>Significant</b>
	<b>Total Effects-7</b>	$-0.458 \times 0.177 = 0.081$	-15.654	<b>Significant</b>
8	Social Influence → Intention	0.260	1.316	Not Significant
	Intention → Adoption	0.177	2.271	<b>Significant</b>
	<b>Total Effects-8</b>	$0.260 \times 0.177 = 0.046$	9.064	<b>Significant</b>

Based-on the SEM measurement, it found interestingly that the information credibility of social media network as marketing medium has no strong influence in the adoption behavior. This finding is slightly different compared to the prior research by Hajli (2016) where information credibility in social media was positively associated with the adoption of Social WOM. However most of the respondent agrees that information credibility is an important element in contributing the success of SME marketing as about two-third claims that they ever tried to find SME products and services through social media networks. This phenomenon is interesting to be highlighted because as reported by MarkPlus (2015) the biggest motivation in adopting social media for the millennial is to engage with friendship and to get latest update about their friends. But the motivation for online purchasing placed in the ninth position. The millennial initially like to communicate each other by reading their friends posted status update or make comment on it each other and upload their images.

In responding to the open question regarding social media marketing of SME products and services, most of the respondents replied that they are keen to get credible or trustable information through their social media networks. There are two factors that plausibly forms negative perceptions toward the credibility of information over the social media networks in the light of more broader socio-cultural aspects at the survey period time conducted. First, with growing uncredible/hoax information, it creates most of the social media users, especially the millennial, perceived negatively toward the contents appeared in their social media sites (Priambodo, 2016). This factor is reinforced with the second factor that the users perceives that the commercial information is perceived not fully trustable or sincere. The advertisement content is still considered as an annoying information in the interactive communication, both in offline or online media.

Unpleasant past experiences toward purchasing products from e-Commerce companies, such as: Bukalapak, Tokopedia, Shopee, JD.Id, etc. may strengthen customer's perception that the information displayed in the commercial ads can not be fully trusted, because they worry about the fraud (according to Directorate General of Informatics Application, Indonesian Ministry of Communication and Information, Bambang Heru Tjahjono, in Daily Kompas dated November 23<sup>rd</sup>, 2015). This condition may happened typically in the societies whereby the protection

towards its civil rights somewhat doesn't work well (low-trust society), which is one of the unique characteristics of less developing economic countries.

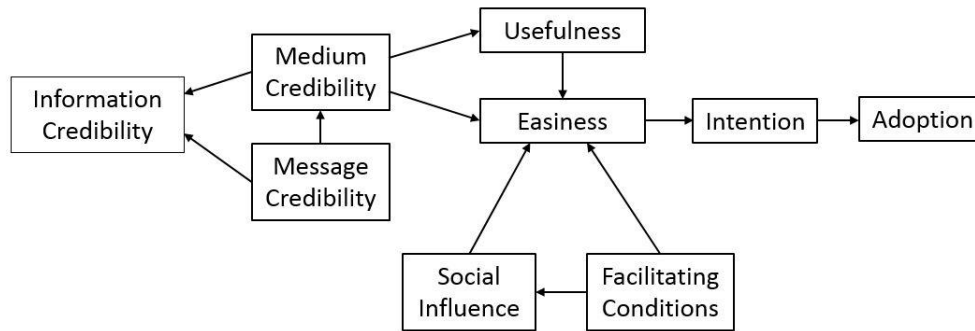
However the other findings of this research are consistent with previous research done by Li & Suh (2015), in which the medium credibility and message credibility are significantly affecting the persuasive message processing. Hence, the consumers perceive that the credibility of information over the social media networks in the form of marketing campaign of SME products and services follows two persuasive message processing routes. Firstly, within the central route, the consumers perceive that message credibility factor, which is strongly affected by quality of information and argument strength, significantly influences the credibility of social media marketing used to promote SME products and services. If the content is not presented attractively to the millennial consumers, or if the information argument is not logically make sense as reflected in its promotion or marketing communication message, this consumer group will keep the information or the message temporarily at their mind, before it continues to be processed in the second communication path, peripheral route.

Secondly, within the peripheral route, the millennial group may realize the importance of things outside central route, in this case the message or the content itself, namely the extent to which social media features are perceived as good, in this case: its interactivity, medium dependency and medium transparency. The consumers' perception in terms of the credibility of the medium, may also depends very much on their experiences in using social media features. The greater their control over its communication interactivity, dependency and transparency, the higher or the better their perception on the credibility of social media marketing.

Based on the SEM computation, this research found a significant relationship in the UTAUT elements whereby the easiness element is strongly affected the intention, and the intention is strongly affected the adoption social media marketing (see Table 1). Further correlations output indicates a fairly strong correlations between socio-psychological factors (usefulness and easiness) and credibility factors (medium credibility and message credibility). However the medium credibility has stronger correlations to usefulness (0.711) and easiness (0.704) as compared to the message credibility. This finding also supports previous research findings by Cheung et al. (2008), Lai et al. (2013), and Hajli (2016) in which these credibility factors have direct significant influence toward the usefulness and easiness factors. Therefore to easier understand and explain Roger's innovation groups' adoption processes further, based-on these above findings, a new model of innovation adoption process of social media marketing constructed as shown in the Figure 1.

Social media marketing communication begins when the marketers send persuasive messages to the consumers. The messages is then processed by the receivers through a communication channel which affects their socio-psychological conditions. In the end, this marketing communication message is received and passed on by consumers to their colleagues and family members. With the presence of social media networks, consumers then will make socio-psychological reactions at the time they read it. There are some reactions that may occur, such as give comments, post the likes or responding it with different type of emoticons that represent their socio-psychological conditions.





**Figure 1. The Adoption Process of Social Media Marketing**

#### 4.1. Innovators

The consumer group classified as Innovators is the consumer category that mostly adopting or receiving marketing communication message, so it has the shortest communication flow. The communication process begins when those who consciously and independently use the features available in the social media platform. They may find or search any product information or respond to any related marketing communication messages via their social media accounts.

They immediately expresses communication volunteerism through available interactive features, such as give comments, post likes symbol, uploading photos, videos, share site links related to the interested topic discussed, etc. This group either intentionally or not will creates influences toward their social media audiences connected through their networks. This kind of influence seems stronger when echoed through social media networks because of its ubiquitous nature of social media (present, appearing and can be found anywhere).

The reactions to social media marketing communication can provide stimuli toward another connected audiences in giving responses to any communication message presented. Or in another words, the connected audiences seems to have medium dependency by communicating the messages that are discussed in transparent way. Further, particularly in the integrated marketing communications field, this group can be categorized as Opinion Leaders who are willing to take greater risks than other group of consumer categories.

The Innovators may feel that the medium can be accessed and share easily and quickly, because they are connected via Internet. This experience will determine the following adoption processes. The ease of communication they experienced will form a behavior or habit of communicating through social media networks platforms which they can access it freely. Over time, these behaviors may lead toward the intention to use social media networks in accessing information of SME products and services. Its behavior will become stronger so as in certain period of time they will adopt or use it permanently.

#### 4.2. Early Adopters

Different from Innovators, the Early Adopters preferably consider the usefulness aspect as represented by performance expectation variable, before they evaluate its easiness. This group is only one stage later than Innovators in adopting the use of social media. It is because Early Adopters may consider socio-psychological factors, such as the usefulness and benefit perceived values in accessing and sharing information through social media. The usefulness or benefit values is seen by Early

Adopters as the extent to which social media networks are useful in helping to get further information.

According to the findings of this study, it shows that this performance expectation variable apparently does not have a strong direct influence on the intention to use social media networks. One of the characteristics of the Early Adopters is that although they might be classified as Opinion Leaders, this group is more prudent than Innovators who are willing to take greater risks (Armstrong & Kotler, 2011). This consumer category will consider at least there is benefit or usefulness in having communication interactions through social media, before considering the ease of use factor. Once they have already experienced with its benefits and feel the convenience, this group will continue to adopt social media marketing.

### **4.3. Early Majority**

Early Majority group has a slower or longer adoption characteristic compared to the Early Adopters; they adopt new ideas as average people within the society. This group will first evaluate the experience of others in adopting the new technology, and after most of the people have tried using it, this group is convinced and willing to try to use it. The major community who were borne before millennial era (Gen-X) might be categorized as Early Majority. The flow of communication begins from the extent of the message credibility and the medium credibility in social media marketing is perceived positively by the majority in the society.

It means that in the context of ELM theory, this group will first process the message content through the central route. If the content in terms of its message quality and argument strength are perceived positively, the flow of communication will be continued in the socio-psychological factors related to the usefulness and easiness (ease of use) of this medium. But if the content is perceived poorly, then the communication flow will be temporarily deposited into the social media medium through its peripheral routes. It means that the Early Majority will further see to what extent the medium credibility can be perceived properly. At this stage, this group will evaluate its interactivity, including its up-to-date information and the transparency of the medium can be perceived positively.

If the two credibility variables are perceived positively, these two factors will significantly influence the positive perception social media's credibility as marketing communication medium in general. However, although the social media credibility is perceived positively, it does not necessarily influence Early Majority to immediately decide to adopt or use it, since there are external factors that plausibly need to be considered. Therefore for this group, it can be assumed that the credibility of social media does not have a significant direct influence on the adoption or use of social media marketing.

Even though there are no significant problems found in terms of its content and features of the medium, the bias or noises from surrounding communication environments such as hoax and false news that significantly growing in the social media content during the political campaigns period may become the main barrier factor that could influence this group slowly make decision to adopt or use it. The Early Majority then prefer to shift to another option way of a more socio-psychological communication path, such as its usability and convenience, before finally decide to adopt or use social media marketing communication channel.

### **4.4. Late Majority**

According to Armstrong & Kotler (2011), Late Majority group has a population that is approximately the same size as Early Majority group. The clear difference between Late Majority and Early Majority can be seen from their attitude or behavior which is classified as being skeptical about the use of new technology. They only try to use it after the majority or most of the people in the society start using it. The influence of the norms and the value systems adopted in the cultural environment context of this group is incorporated, and will become the dominant factor that plays an important role in the adoption process.

Unlike Early Majority, this group pays less attention to the aspects of the credibility itself. This group takes the communication channel with dominant consideration related to socio-psychological factors, such as social and cultural factors. If there are people around them, such as: their colleagues or family members, or even most of the society groups have already used the new technology, then the Late Majority will adopt it later. This group is part of a group of people who are still balancing the advantages and disadvantages of an innovation as characterized in transitional society groups (Bungin, 2009).

Not only supporting or influenced by the surrounding communities, factors related to social influence can also exist in the form of norms adopted in a society as well as pride or self-perception in using social media marketing communication channel. However, as reported in the findings of this study, it found that social influence factor is not strongly have direct influence toward the intention and finally toward the decision to adopt or use this social marketing communication medium. The Late Majority group will consider another socio-psychological factors, namely the easiness (ease of use) of social media marketing. If a positive perception of ease of use has been formed, this group will respond positively. This means that the more accustomed to use it, the more this group feels its easiness. Therefore, if the difficulty of the uses problem can be solved, the greater the impulse of this group to adopt or use social media marketing as an alternative to new communication media.

#### **4.5. Laggards**

The final group in the categorization of innovation diffusion according to Rogers (1995) is the Laggards. This group is categorized as traditionalist group who responds in the form of suspicion of changes. This group adopted the use of new technology, when it is seen as something that was part of the tradition itself. One characteristic of the Laggards consumer group in the social media communication can be seen from their interest in bringing back information, images and/or videos that evoke old memories that are nostalgic.

Due to the low usage literacy compared to other adoption groups, the Laggards group considers the use of new technology as something that results in a disturbance of the stability of the existing comfortable conditions. This group is more comfortable communicating in conservative or afraid and suspicious in using the new ways, so they are known as technophobia group (Campion, 1989). If they have to use new ways in communicating, such as communication through gadgets or other advanced information and communication technology devices laden with new technology, this group responds less positively.

Because of their reluctance in adopting new technology, the flow of communication begins with the extent to which there is an adequate facility that support them, so that this group can communicate in a more comfortable manner. The Laggards group usually adopts new technology by seeking support or technical assistance through other people. This group entrusts the learning process or the

adoption of its use to the people around him who are trusted, such as: their children or relatives who are more in control of the operation of the new technologies.

Therefore the Laggards' flow of communication starts from the support of available facilities that enable to increase their confidence as represented by the Facilitating Conditions variable. Driven by the social influence of their environment that has adopted the new technology, the Laggards group will perceive that the behavior of adopting the new technology has become a new tradition. After this positive perception is formed, this consumer group will re-evaluate the extent of its ease of operation. If they already have sufficiently higher self confidence, this reinforcement will continue to form an attitude and behavior in the form of intention and decision to adopt or use the social media marketing communication.

## 5. CONCLUSION

This study found the different communication paths in the Rogers' innovation adoption groups. The group that categorized as Opinion Leaders in this categorization are the Innovators and Early Adopters, which apparently perceive social media marketing communication of SME products and services as something that is not related directly to the information credibility of the social media network itself. Further, the Early Majority group is more careful in adopting new communication idea, because it pays more attention to the aspects of the content being communicated. And finally the Late Majority and Laggards or Technophobia groups are public opinion groups that still depend on the social influence and support facilities that interpret or adopt digital marketing communications based-on the traditions or norms that apply to its society at large.

Not only to understand more about the consumer group behavior, this study would also be beneficial especially to understand various adoption innovation processes in the society groups, including those who might be still have difficulties in adopting of social media networks, especially to promote SME products and services which is one of the important tasks by politicians during the economic uncertainty period caused by the impacts of Coronavirus pandemic. By understanding the adoption processes, the implication of the study would bring deeper insights that Indonesian millennial group in the future would potentially become the driving force as Opinion Leaders. It can be realized by helping SME marketers in building up their brand awareness, or even they also can promote their-owned creative businesses to their friends or colleagues.

The millennial Innovators group can also be acted more than agents of change to behave more creatively and transparently than the groups from previous generations who had made positive social changes within the society in the past decades. The findings of this study can be utilized to boost creativity of our communities in the form of new business opportunities driven by the technology without leaving its local wisdoms, whose its benefits is relatively acceptable by the public as compared those offered by large corporations. These Indonesian millennial who are growing to be the leaders of the nation in the future, are then can be expected to speed up the traditionalist groups or technophobia group category in the adoption process to use new technologies.

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