DRAMATIC NARRATIVE AND STORYTELLING IN FINANCIAL PLANNER BRANDING THROUGH INSTAGRAM

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ABSTRACT

Based on theories of narrative paradigm by Walter Fisher, narrative and narratology, and storytelling, this descriptive study analyses the narrative content and storytelling on late Instagram of Jouska, the financial planning company in Indonesia. This study aims to get an understanding of how Jouska applied the narrative and storytelling criteria on its Instagram contents and how the content could persuade the audience to make a set of good associations linked to the brand in their mind. This qualitative content analysis collected data by using maximum variation sampling to decide the population, and then reduced it to get the sample. The coding frame was produced by using concept-driven strategy to get main categories. They are the criteria of a good narrative and storytelling based on theories: dramatic events, complex narrative, retrospective evaluation, causal development, enthymemes, storyline, responsive designed story, and catchy phrase. The complex narrative which most of them posted on Instagram Stories is more likely to have the complete criteria. The result of this qualitative content analysis shows that Jouska contents did not always have all criteria of a good narrative. The result also shows that the success of Jouska branding strategy due to dramatism in almost all narrative content.

Keywords: *Narrative; Storytelling; Instagram; Dramatism; Branding*

1. INTRODUCTION

The media usually conveyed the financial information with elusive terminology, which is hard to understand by people not in the related industry. It causes the financial topics to lack attractiveness, especially in their young adult age. Along with the growing popularity of Instagram, young adults have been developing interest in following Instagram accounts that share contents about financial planning. One of the companies that was actively sharing the financial content on Instagram is Jouska.

Farah Dini, Co-CEO of Jouska told that the company aimed at having an impact on creating a financially literate society (especially to those in middle income and want to climb to higher level of income) [1]. In order to achieve it, Jouska employed the narrative and storytelling to their Instagram contents since 2017. The content was also a branding strategy contributed to the growth of their business that Jouska had a portfolio of 2000 clients from 2015 to 2019 and gained more than 742,000 followers on Instagram in November 2019. Jouska's content strategy is in line with Walter Fisher's Narrative Paradigm theory which states that humans are narrative creatures who experience and understand life as a series of on-going narratives, such as conflict, char-acter, beginning, middle, and end [2].

Jouska became the popular financial planner. The news featuring Jouska in Google Search reached 270 articles from January 2017 to November 2019. Some of their Instagram content was going viral. By the end of July 2020, the Insta-gram account of Jouska had been unavailable to access due to the case of illegal stock brokerage and investment mismanagement [3].
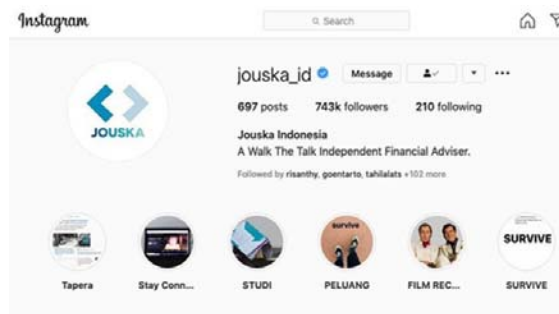
Figure 1: Screen capture of Jouska Instagram profile before it got deactivated.

The previous study by Srisaracam [4] analysed news narrative and the story-telling strategy on social media. Srisaracam investigated news content distribution across media, content type to tell the story on various platforms. Srisaracam did not describe the narrative structure and storytelling in social media content. Liebhart and Bernhardt [5] examined the storytelling of political narrative through the images uploaded on Instagram. They did not describe the textual narrative and storytelling as a dialogue with the audiences in their study. Lim and Puspita [6] analysed the narrative probability and fidelity, and storytelling pattern in three Apple advertisements. The advertisement that they examined is story-based in a video and not designed to have a real-time response and the audience participation in the content. Lim and Puspita also did not investigate more criteria of a good narrative in the content; instead, their study utilised three main categories to identify the patterns: Apple as the hero, universal problem, and exaggerated elements.

Another study by Shiau & Hsiao [7] analysed the marketing campaign of an instant noodle brand that was successful to scale up the product positioning in Taiwan's market. The 11-episode online campaign used a narrative to engage customers. The financial consultant company in Indonesia, Jouska, also successfully applied the strategy of using narrative content and storytelling on Instagram. In contrast with instant noodle, the Jouska product has a high consideration of buying due to the price and low index of financial literacy in Indonesia. Therefore, this article focuses on how Jouska constructed the textual narrative content and storytelling and also how the narrative content and storytelling could persuade the audience to make a set of good associations linked to Jouska brand in their mind.

The following paragraphs illustrates the general review of the theories and concepts involved in this study. The main theories and concepts are narrative paradigm by Walter Fisher, narrative and narratology, and storytelling, which utilized to analyses the material.

Narrative paradigm theory by Walter Fisher is a theoretical framework that views narration as the basis of all human communication [2]. Fisher [8] defines narrative as symbolic actions that have a sequence and meaning for those who live, who make it, or who interpret it. The narrative, according to this paradigm, can evaluate the story value based on its fidelity. It means the story touches the responsive area line. A story has fidelity if the story sounds real to the listener's experience; a story by stories about themselves [2]. Therefore, Walter Fisher considers that a good story is a powerful way of persuasion. This statement reinforces the statement of Co-Chief Executive Officer (CEO) Jouska Farah Dini Novita who believes that narrative with a storytelling style is an easier approach for Indonesian society to accept a financial literacy than the rigid information [1].

Narrative is a strategy for the process of understanding (sense-making) and anything that can generate meaning through a series of events and characters in a story [9]. Narrative, in its broadest sense, is a means used to tell a story, whether fiction or not, and regardless of the medium [10]. Browning [9] summarise a narrative as the following. First, a good narrative is dramatic, complex, and conceived retrospectively only. Second, the characteristics of a narrative story are that having a plot, causal development, memorable phrases to represent what hap-pened. The plot consists of three parts: the beginning, middle, and final.

A complex narrative which has imperfect information is more likely attracting the readers or listeners. That way, they can fill the missing information with their imagination. In rhetorical theory, there are structures with missing data (intentionally not notified) that called enthymemes [11].

Narratology is the branch of knowledge and theory of narratives or complex stories, about the origin of stories, how stories are arranged, and what we get from using stories as communication tools [9]. Jouska uses stories for many contents on

its Instagram. Thus, this study adopted narratology to understand how Jouska arranges it.

Vannini [12] describes storytelling as a practice of sharing a narrative with our self, others, or with researchers. In a theoretical perspective, storytelling is what individuals use to create meaning in their lives. Hence, storytelling can be defined as a tool used to compile and interpret individual and collective phenomena, make the shared personal experiences easy to understand, and also for a dialogue. The concept of story-telling in brand building is that the story will transfer the brand between the company and consumers [13].

German [14] writes that dramatism is a way to comprehend the human word and how language works and influences in the social world, because the human inter-action can be seen as a drama. A narrative can be dramatic with two types: tragedy and comedy. Tragedy mostly is monumental and presented through an event causing significant and often sudden damage or suffering. Tragedy usually has exceptional characters and serious tone. Meanwhile, comedy usually is everyday themes, has a happy ending, common characters, and humorous tone [15].

Branding activity has seven brand approaches [16]. One of them is consumer-based brand approach. It assumes that a brand is a cognitive construal that is on consumer's mind. Consumers are very much in control of the brand-consumer exchange; however, they are still treated as general entities in reality. The skilled communicator can program the process into intended actions [17].

Instagram is an application that gives the audiences a dedicated photo-sharing platform to talk about their interest [18]. This application has two ways to post the content: Feeds and Stories (IGS). IGS provides interactive features. For instance, the Polling, the Quiz Box, and more. Producing an engaging content on Instagram is essential because its nature that makes the user easier to skip and move to the following content of other Instagram accounts.

Jouska is an independent financial consultant company. Aakar Abyasa, Farah Dini Novita, and Indah Hapsari Arifaty found Jouska in 2013. The company is targeting the working young adults as its Instagram audience. Jouska one-year service fee is IDR 12 million with financial management features, asset allocation, debt repayment if available, housing instalment reviews, and investments. The process of periodically controlling it is through the Jouska application via iOS and Android [1].

This research has boundaries that the data collection was conducted from January 2020 to June 2020. The scope of studied data from the Jouska Instagram is narrative content on the Instagram Feed and Stories (Highlights) from 18 July 2017 to 31 December 2019 and was still posted when conducting the data collection.

The research in this article aims to describe on how narrative criteria and storytelling is applied in Jouska Instagram contents and can persuade the audience to make a set of good associations about Jouska in their mind. Hence, the research contributes to narrative and storytelling literature by analysing the narrative content and storytelling on Instagram of a financial planning company, Jouska. Second contribution is helping content marketing person to craft Instagram content with segmented topics by applying narrative and storytelling, so it builds a good brand image and results in a significant business growth.

2. RESULTS

2.1 Dramatic Narrative

Most of the content samples contained dramatic dimension both in the Feeds and Stories. Here is the example:

Figure 2: Instagram Picture

A wedding consultant we know told this story a few days ago.
There is a couple who got married three years ago with instagramable wedding. The media even covered the news about it. Nevertheless, they have been paying their instalment to the wedding vendors after since.

Wedding instalment has not finished yet, and now they had a baby. O... Life...

Good morning newlyweds :)

Figure 3: Translated Caption

The narrator described how fancies the wedding to produce a dramatic effect when the narrator revealed the fact that the couple still needs to pay the wedding debt in their third year of marriage. Authors identified the characteristic of tragedy in this story. The narrator showed a series of wrong decision. First, the couple celebrated their wedding party beyond their financial capability that they need to set the instalment for more than a year. Second, the couple had a baby which means additional expenses.

Another example is a content about Claris, who was in a dilemma whether she must give a fancy present to her kind friend despite her bad financial condition.

Figure 4: Instagram Picture

My friend has a birthday party tomorrow. She is from a well-off family. I've checked my other friends; they already bought pretty presents.
A couple of months ago, she gave me a fancy birthday present.
The problem now is.. My financial is not in good condition. I don't have any budget to get an expensive gift for her.
My parents need my support financially too.
-
Friends of mine have not been aware that my family is broke.
What should I do?
Should I not come?
Should I come without a gift?
Take loans online?
Collect donation?
Or should I tell her the truth?
-
Claris// Mid 20's
// First Jobber

Figure 5: Translated Caption

Jouska applied dramatic criteria in its narrative and storytelling contents in various forms. Dramatic monologue was the most often posted on Jouska Instagram. They were short written contents, presenting a single character who was telling a personal experience story. The content about Claris was one of the examples of a dramatic monologue among Jouska narrative and storytelling contents on Instagram. This narrative generated meaning through three events of Claris story. The first one was that she got invited to the birthday party of her friend. Then, in the past event, that friend gave Claris a fancy present. The third event was her financial family condition. The main spotlight is on the storytelling character, which was Claris. This content was also presenting other characters that Claris talked about: her birthday friend, some friends whom both Claris and the birthday friend knew, and Claris's parents. Each unit of characters has a different role that produced the dramatic situation in this story [19].

2.2 Retrospective Narrative

There were a lot of Jouska narrative contents and storytelling that give retrospective sense-making process and evaluation of the character's experience. The example below showed the character who started with describing her past events before she presented the present problem and dilemma.

Figure 6: Instagram Picture

The first year of marriage, we took household loan credit (KPR). We spent all savings on buying the furniture. Our monthly payment was smooth. We even were able to save one to three million.

Second-year of marriage, I got pregnant. We kept paid KPR instalment on time, but barely to save some money. I need to buy a bigger size of clothing and underwear. Do not forget the vitamin, pregnancy workouts class, and so on.

Third-year of marriage, we had a baby. We started to pay the monthly instalment late. We felt confused to decide the priority between KPR instalment and our baby needs.

The fourth year of marriage: "When am I going to have saved? When my salary got increase? Should I move to another company??? Should I leave my baby to my parents???

Good luck, newlyweds!!!
So, what do you think, when is the right year of marriage we should buy a house???

Figure 7: Translated Caption

In this narrative, authors found the dramatic dimension through the tragedy characteristic. The narrator calmed the audiences' emotion and encouraged them to think what the mistake was, after the narrator showed them the sad fate. Another tragedy characteristic in this story was external obstacles (the pregnant and baby) that made the narrative developed from happiness to misery.

2.3 Causal Development

The example below presented the causal development in its story.

Figure 8: Instagram Picture

It so happened that the moment was right with #justiceforaudrey. We have a true story for you.

This family is financially broke because her child is a victim of bullying. Until the age of 19, his child had not even graduated from high school. Traumatic & hard to adapt made his child moved to four different schools. Later his child got caught in drugs because of depression.

Luckily the parents quickly responded & tried every effort to find a way out. Even one of them had to volunteer to quit working. Of course, with the consequences of income dropped dramatically. This situation is one reason why having an emergency fund & maintaining asset liquidity ratios in a good position can never be negotiable in building a financial portfolio.
No matter how good our career is. No matter how high your income or assets now is. Life, it is not the draft screenplay that we write the ending itself.

Happy working.
Do you want us to do more storytelling about this case?

Figure 9: Translated Caption

The narrator mentioned the cause in the third sentence and explained the effect towards the child in the fourth sentence. This effect then became a cause of another event: the child used drugs. The story developed in the same pattern until the solution in the story where the parents handled the effects sprightly. It also described a series of misery event that happened to the protagonists.

2.4 Uncompleted Storyline

Jouska narrative contents and storytelling on Instagram did not always have a complete storyline, especially the narrative contents and storytelling for the Feeds. Some contents had a beginning part only. Some others stopped at the middle part. The content about Claris (see figure 4 and 5) is an example for uncompleted storyline and causal development. The cause showed in the first and second paragraph. In effect, Claris was in a dilemma. Nevertheless, Claris' story consisted only beginning and middle part. There was not a resolution in this dramatic monologue of Claris.

2.5 Narrative Enthymeme

The example below was a narrative dialogue that used enthymeme. This narrative described an event only.

Figure 10: Instagram Picture

Figure 11: Translated Copy on Image

Majority of Jouska narrative and storytelling contents for lifestyle and investment

topics relied on enthymeme. This content below showed an example of the narrative enthymeme with dramatic irony.
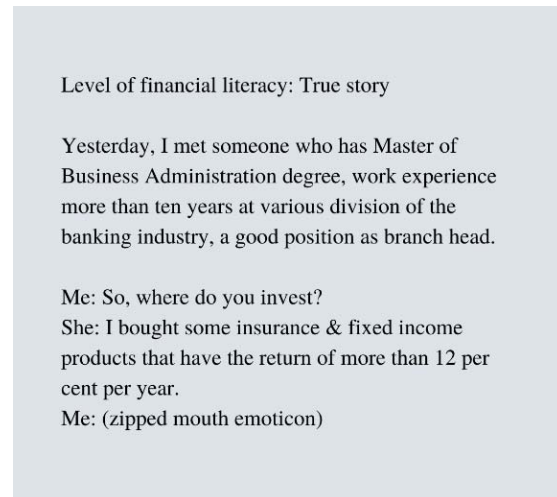

Figure 12: Instagram Picture

Figure 13: Translated Copy on Image

The narrator in this content began the story by describing a background profile of a person, identified as a woman that the narrator met. This intended to generate the meaning toward her as ideally knowledgeable about financial product. Then, the content showed a dialogue between the narrator and the knowledgeable person. The narrator closed this short story with an emoticon of zipped mouth. The emoticon was a reflection of the narrator's lousy emotion that cannot talk more about it. The conclusion was left intentionally to give the audiences a space to process the message of which the narrator aimed.

The knowledgeable person in the story mentioned insurance as investment product she bought. As Jouska told in some non-narrative content on its Instagram, insurance is a financial product intended to protect from risk. In other non-

narrative content of Jouska Instagram, they also explained that the average and recommended annual return is six per cent. Many bulging investments offered fixed return two times higher than average, or more. Therefore, this story is also a narrative with dramatic irony about how sometimes a level of financial theory is not in line with the high education and work experience a person has.

This narrative enthymeme content did not have a storyline, neither a causal development. Most of narrative enthymeme content in Jouska Instagram, especially in Feeds, also did not have it. For instance, this son and dad lyrical content below:

Dad...
Sorry to say this, but I don't think I'm
Going to be your retirement fund.
-Your Son-Wich Generation –

Son...
Stop calling me every time you get
trouble with your bank account, I'm not
your emergency fund.
- Your 911 Dad-

2.6 Catchy Phrase

Majority of Jouska narrative contents and storytelling had a memorable phrase to represent what happened related to finance. Some of them used lexical distinctiveness in which the memorable phrases are not conventional but constructed on a common syntactic frame. Some others had the more general memorable phrases to make financial term easier to understand. For example, this part of Jouska content on Instagram Stories that was highlighted with the title 'Firman':
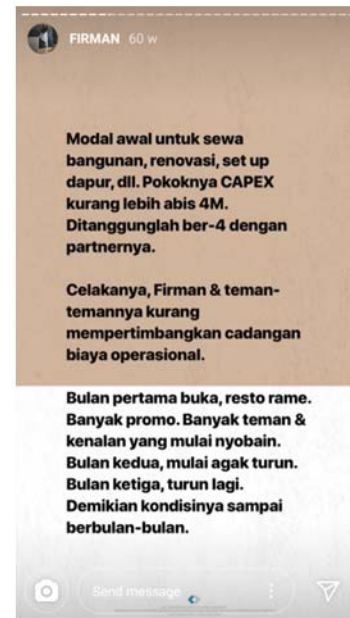

Figure 14: Instagram Picture on Story

The first fund was for building rent, renovation, kitchen set up, and other expenses. Anyway, the CAPEX hit approximately 4 million. The fund sources from he and his three partners.

Unfortunately, Firman and his friends concerned less about the operational reserve cost.

The first-month opening, they got many customers.
Lots of promotion. Many friends and colleagues came to taste.
The second-month slowly decreased.
The third-month kept losing the customers.

This condition happened for months.

Figure 15: Translated Copy on Image

The narrator mentioned CAPEX, which stands for capital expenditure. This word is not universal;

however, the narrator explained the example in the previous sentence.

In the lyrical content about Dad and Son, Jouska utilised some memorable phrase: retirement fund, son-wich generation, emergency fund, and 911 Dad. Retirement fund and emergency fund were an ease-understood finance term. 'Son-wich generation' was wordplay, originally from 'sandwich generation' which means a generation who financially supports the parent's family and their own family. '911 Dad' was also casuistry from dialled universal number for an emergency situation in America and other countries.

Another example is the content about Claris (see figure 4 and 5). This narrative contained a memorable phrase to explain a financial state of Claris family. Instead of using recession or bankrupt which are finance and economic terms, the narrator employed the more general phrase, 'my financial is not in good condition' and 'my family is broke'.

2.7 Responsive Designed Story

Most Jouska narrative contents on Instagram Feeds and Stories were responsive designed. On Instagram Feeds, the contents were using a question in the caption, and the audiences responded on the comment section. On Instagram Stories, the contents were utilising Instagram tools such as question box or comment box that connect to the Instagram Direct Message. For example, the content about Claris (see figure 4 and 5) is a monologue of Claris who wondered the option she should take. This way allowed the audiences to response and shared their opinion.

During the selecting material process, the authors found that Jouska narrative and storytelling content on its Instagram mostly talked about life story that the audiences can relate. Authors drew three general topics that covered most of the contents in the population: lifestyle, cash flow, and investment. The investment topics consisted of product knowledge, level of financial literacy, assets portfolio, bulging investment, business and relationship. Lifestyle topics consisted of a debt and vacation, the cost for social life, baby goods recommended by influencers, shopping, coffee cost, wedding debt, jet-set lifestyle and mind-set. The cash flow topics were about the flow of expenses and income, including side jobs, savings, legal literacy, household loan credit (KPR), career and salary, debt, cashing in assets, retirement,

business cash flow management, emergency funds, and the sandwich generation phenomena (i.e., the generation that supports the family finances of their parents as well as their own families).

2.8 Complex Narrative

Jouska rarely produced complex narrative content for its Feeds. Jouska more often crafted the complex narrative contents on IGS. This story titled Dilla & Senja was complex narrative content on Jouska Instagram Stories. Jouska shared complex narrative content on Instagram Stories in dozens of posts for one story. Some of the complex narratives were reposted by other social media users.

Dilla was the narrator in the story. Senja means twilight. The content has 44 posts to cover the complete story. Jouska posted all the posts one by one within a range of time. Each post had one to four short paragraphs. The audiences need to understand the story retrospectively since Dilla began the story from the past events she experienced, and then developed to the present condition of her and other characters in the story. Jouska crafted this dramatic and complex story with some catchy phrase of finance terms, such as 'financial and legal audit', 'account statement', 'asset', 'beginning balance', and more.

Figure 16: Dilla and Senja (content in Indonesian language), story 1 to 3.

The beginning part started with Dilla told the meaning of twilight for her in the first post. The second part was about her decision to leave the house since high school by studying abroad. She had not mentioned her reason, yet in this post. This strategy made the audience assumed why and keeps reading the story. The third post, she introduced herself in the present, "Dilla, 31 years old. Entrepreneur, Single."

Figure 17: Dilla and Senja (content in Indonesian language), story 4 to 6.
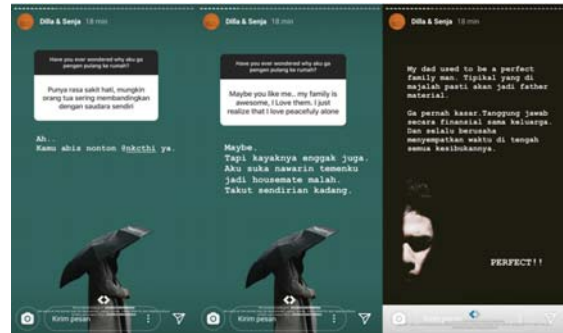

Figure 19: Dilla and Senja (content in Indonesian language), story 10 to 12.

The fourth to six posts were about how she continued to not live in the same city with her family since high school, university, even after she worked and got her apartment. This content was a responsive, designed story. In the next four posts, the narrator conducted a conversational storytelling with the audience about the reason that she did not want to live closely with her family. This practice employed Instagram tools, a question box. The audiences talked to the character what was in their mind through the box. Dilla replied their respond too.

The two posts after were introducing her father and mother. In the fourteenth and seventeenth posts, she asked the audience whether they were still curious about the reason and wanted her to continue her story. The two posts in between were a poetic about twilight.

Figure 20: Dilla and Senja (content in Indonesian language), story 13 to 15.

Moving to the middle part of the story, Dilla revealed the fact that her father got married again. Her father and the woman had a child without her mother consent and knowledge. She found the fact when she was in junior high school. The dramatic and complex features arose ever since. Another woman was surprisingly a sister from her father's friend. Dilla also described additional information about her father and mother, such as how his father business and assets, her mother's social life. Then the twist happened.

Figure 18: Dilla and Senja (content in Indonesian language), story 7 to 9.

Figure 21: Dilla and Senja (content in Indonesian language), story 16 to 18.

Figure 22: Dilla and Senja (content in Indonesian language), story 19 to 21.

Figure 23: Dilla and Senja (content in Indonesian language), story 22 to 24.

Figure 24: Dilla and Senja (content in Indonesian language), story 25 to 27.

It was the end of the middle part of the story when the father came to Dilla, apologized, and asked her to support the house's operational cost and a monthly allowance of her mother and little sister due to bad condition of his commodity business. Angry Dilla finally granted the request considering she still loved her family. Before move on to the resolution, the narrator conducts a conversational storytelling again with the audiences by using Instagram tools (a question box and polling). In this session, few of participated audiences shared their similar story with Dilla. It showed that the story successfully touched the responsive line of the audiences.

Figure 25: Dilla and Senja (content in Indonesian language), story 28 to 30.

Figure 26: Dilla and Senja (content in Indonesian language), story 31 to 33.

The final part of the story began with poetics about twilight again, followed by re-introduction of herself and her thought about being grown up and her reason why she stopped angry and took the responsibility. Then, Dilla told what her next steps towards the left assets of her father and her mother and sister's finance. Here, the soft marketing was applied.

Figure 27: Dilla and Senja (content in Indonesian language), story 34 to 36.

Figure 28: Dilla and Senja (content in Indonesian language), story 37 to 39.

In the resolution steps, the first thing she mentioned was contacting a lawyer and financial adviser. The narrator also narrated what she was doing step by step, which was actually finance literacy. In the last step, she mentioned what she did with another woman and the child after her father went back to the house permanently. The narrator closed the story, again, with a poetic about twilight.

Figure 29: Dilla and Senja (content in Indonesian language), story 40 to 42.

Figure 30: Dilla and Senja (content in Indonesian language), story 43 to 44.

3. DISCUSSION

Dramatic events are an occurred event in the narrative that exaggerates the situation [19]. The dramatic events in the narrative content gave fear effect to their audiences. Fear is one of the major types of empathic emotion triggered from the characters in a narrative [20]. Fear in public communication comes from the mental description of disaster potential [2]. According to the sample (see figure 2, 3, 4, and 5), Jouska utilize fear sense to shock their audiences. The dramatic narrative on Jouska Instagram illustrated the vivid words and detailed description of the tragedy. This way showed that the incident is probable to happen to the audiences.

Past experiences get involved in reconstructing story with a present point of view, in having past and present connected [19]. Retrospective narrative content in Jouska Instagram (see figure 6 and 7) explained step by step how financial problems or conflicts experienced by characters in the story can occur. That way, the audience can understand financial problems more easily. It gave audience an access to the event so they can evaluate the information retrospectively. The evaluation produced some meaning alternatives about the story and also about the brand. In the end, the audience chose the meaning they want to put in their mind that will influence their decision.

Many studies agreed that a narrative needs causal intercourse and development [9,19,21,22]. Browning [9] wrote that a narrative developed the sequence and conclusion in causal connection. Nevertheless, authors found that not all the narrative contents and storytelling of Jouska on Instagram had causal development. Few of them were a narrative unit in a fragment of the story without causal development. David Hayman, who explores the more unconventional order of causality, argues that in some narrative texts the causal ties are added, parodied, or even sometimes replaced by other forms of connection [19]. The narrative content about Dilla and Senja (see figure 16 to 30) showed a reverse action of causal development. The narrator went back and forth for effect first and spoiled the cause later, and then the cause had other effects in the next posts. Jonathan Culler supported this practice. He said that some of the effects in a story might have their causes because of the reversed causality direction [19].

Aristotle's classic formulation of a narrative is that it has a beginning, middle, and ends [9]. Narrative content of Jouska Instagram is on the contrary. The uncompleted storyline in Jouska's narrative content is similar to a serial drama on television which is important to make the audience want to follow the show in other episodes. Each episode, the television drama consists of at least two storylines. However, Jouska is arguably a type of episodic TV drama series where the next content that airs is not necessarily a continuation of the previous content storyline. That way, the audience kept following Jouska's content.

Some of Jouska narrative contents and storytelling had structures with intentionally missing data. It is a strategy to help and lead the audience when thinking about the message in the narrative [23]. The conclusion was left intentionally to give the audiences a space to process the message of which the narrator aimed. This enthymeme strategy also made the audiences think that the conclusion resulted from their thought, not directed by the narrator. The content in the figure 6 allowed the audience to conclude the event by themselves. They could think that the friend was horrible to have a vacation with loan money; it was terrible to have a vacation while you still had a debt, or any possible conclusion.

Kaufman and Andrews concluded that 'poetic is an enthymematic' [24]. The enthymeme in the poetic (see son and dad lyrical content) was where the people share their own experiences. The basic of thought that was not mentioned de-pended on the audiences' involvement. The poetic of son and dad lyrical, for example, was not clear if the Son and Dad had a relationship, or they are just a different person to another. Jouska did not mention about what possibility of events which caused the Dad and Son said their objection in the poetic. Jouska also did not explain whether being a son who financially supports his retired parents and being a dad who supports his son's emergency fund is bad or good. The probability and the conclusion depended on how the audiences were sense-making it.

Enthymeme is a content strategy that makes the audience think the conclusions and meanings are generated from their own mind, not leaded by the narrator. The concept of a consumer-based brand approach explained it: consumers are the ones who create conclusion and also brand meaning in their minds.

The memorable or catchy phrase is not only useful represent what happened [9], but also to reach a wide range of audiences [25]. The use of catchy phrase helped general audiences understand the whole meaning without knowing the word definition.

According to [2], the fidelity in a narrative can be measured from the story's ability to touch the responsive area in audiences' life. The topic should relate to their life to achieve this fidelity. Therefore, most of the narrative content Jouska made are successful to get the audiences' response.

The last criterion is complex narrative, in which a narrative has discursive delivery composed of complicated elaboration [19]. Jouska proved the theory that humans tend to be attracted by complex narratives. Despite of the Instagram Stories numbers in one narrative content, the audience followed the content until the end, especially when they think that the content had interesting topics and were related to their life.

4. MATERIALS AND METHODS

This article employed interpretative qualitative content analysis. This kind of analysis is useful for reducing data and making them reasonable - to get meaning. According to Schreier [26], research can use qualitative content analysis for describing material that needs some level of interpretation. Using a qualitative approach to analysis the data helps to answer 'how' question, and construct and interpret knowledge [18].

4.1 Selecting Material

The population consisted of all Jouska Instagram contents on the Feeds and highlighted IGS between the first post (11 July 2017) and 31 December 2019, which have at least one character, one event, and using storytelling. From a total of 80 Instagram contents, authors broke down the data according to the general topics that covered the content, then according to found subjects in the text [26]. Authors compared the contents with similar subjects to eliminate the redundant contents. The material selection steps where a looping process until the topics were saturated [27] and authors convinced that they could manage to analyse the amount of the content simultaneously [26]. Finally, the sample in this article is 41 Instagram contents.

4.2. Coding Frame

From the selected materials, authors structured the dimension to describe data as main categories and looked for the possible subcategories for each dimension. Structuring the main categories used a concept-driven strategy [26]. Finally, the main category was dramatic events, complex narrative, a retrospective evaluation, causal development, enthymeme, storyline, a memorable/catchy phrase, and responsive designed story.

4.3. Analysis Phases

The first phase was the pilot. It was when the authors tried out to apply the coding frame partially [26]. Before the authors moved to the main analysis phase, there was a process of evaluating the quality of the coding frame. This process involved reliability and validity. Since this research had only one coder, authors compared coding across points in time to check the consistency of the coding (stability) [27]. The coding frame was valid if the categories sufficiently reflected the studied concepts (28). The authors started the main analysis toward the narrative content afterwards. The process was similar to the pilot phase. Authors compared the data from each interviewee and found the similarity. Each similarity became the finding category. The data without similarity to any others was considered as new category.

5. CONCLUSIONS

According to the result, it can be concluded from narrative content and storytelling of Jouska Instagram that a good narrative and storytelling contains eight criteria to persuade the audience. There are dramatic, complex, retrospective, had causal development, enthymeme, storyline, responsive, and used catchy phrase. However, the narrative and storytelling on Instagram for financial content does not have to contain all the criteria. The content on its Instagram Feeds is most likely a short narrative which may have one part of the storyline only. Dramatic became the most criteria in the Jouska Instagram content, since dramatic narrative can give fear effect of financial disaster potential to their audience.

Using the narrative and storytelling, a financial brand can expose the finance literature more casually and interestingly to the young adult audiences. Jouska narrative and storytelling way could be an effective strategy for another segmented and heavy topic which has young adults as the targeted audiences. Narrative content and storytelling on Jouska Instagram also helped the brand led their audience to make a set of good associations linked to the brand in their mind unconsciously by assisting the sense-making process of them.

6. LIMITATION

Limitation of this study that the research object is a dynamic platform. The content in an Instagram account cannot be always available depends on many factors. Another limitation that the interpretation may differ from one interpreter to another can be a recommendation for the future research.

The future research that authors suggest regarding this topic would gather data from other resources by interviewing with the practitioner in social media (Instagram) content and the audience of researched Instagram account. In this way, the researcher can attain another level of objective interpretation and description.

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