

EMPOWERING CHANGE TO SHAPE TOMORROW
AN INTEGRATED MARKETING COMMUNICATIONS PLAN FOR THE
BUILDING WEALTH INITIATIVE

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts
in
Communication Studies

by
Ramtin Ranjpour
August 2024

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ABSTRACT

We are witnessing a renaissance — one where organizations are expected to be a community with a valued culture. With the rise of this wave, incorporating integrated marketing communications (IMC) into organizations is more vital than ever. This project uses the public relations theory of relationship management, and the marketing model of AIDAR (attention, interest, desire, action, retention) to craft a professional IMC plan for the Building Wealth Initiative (BWI), an Inland Empire nonprofit organization specializing in financial literacy and services. The project uses focus groups and secondary research through informal online observations to gain the essential understanding for creating the IMC plan. The expected outcomes of this project's implementation include raising community awareness and engagement for BWI. Though this plan is made for BWI, its outline and content can be used by any person or organization to create an IMC plan of their own.

Keywords: marketing communication, IMC, relationship management, AIDAR, focus groups, nonprofit, financial literacy, community engagement

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CHAPTER ONE

INTRODUCTION

“Instead of being brands, companies are going to be villages, communities, and cultural [organizations].” The famous musician William Adams (2023), more commonly known as will.i.am, said that in a video collaboration with Edelman, the world’s biggest communications firm, arguing that we are going through a renaissance. Indeed, organizational communication and marketing have grown significantly more personal and participatory over the last couple of years. One strategic communication approach that can assist organizations in adapting accordingly is integrated marketing communications (IMC) as it is not only marketing or communication, but both. IMC is an effective strategy in ensuring all marketing communication efforts seamlessly work together to maximize impact and deliver a cohesive brand message across multiple channels to reach and engage the desired target audiences (Tribus, 2014).

This manuscript describes and explains the creation of an IMC plan in collaboration with and for the Building Wealth Initiative (BWI), a nonprofit organization in the Inland Empire specializing in financial literacy and services. Founded in 2018 as the Inland Empire Homeowners Club, BWI is a direct response to the Inland Empire's lack of sufficient financial literacy, and this project is a direct response to BWI's insufficient community engagement and visibility. The organization consists of local experts seeking to help the Inland Empire community through financial literacy and services. BWI has made a

significant community impact since its inception, namely raising over \$150,000 to help historic Black churches in Southern California survive the COVID-19 pandemic shutdowns. By fostering collaborations with local organizations and community members, BWI works to raise the financial literacy level of the Inland Empire residents, particularly young adults as they face financial challenges the most and often do not have the financial skills to deal with them. The organization is committed to diversity, equity, and inclusion, as well as information accessibility, and equal chances for everyone. Through this project, BWI aims to continue to drive positive change in the Inland Empire community and address the critical issues related to the lack of sufficient financial literacy. The board members' passion, drive, and mission are what convinced me to collaborate with them and give back to the community that has given me so much during graduate school.

The project encompasses the three elements of marketing, public relations, and advertising, particularly on social media. The two theoretical frameworks selected for the project include the AIDAR model (attention, interest, desire, action, retention) for the marketing aspect and relationship management for the public relations aspect. Funded through the SSI (Student Success Initiative) Graduate Student Award by the Office of Student Research at California State University - San Bernardino, this project collected its data using two focus groups and analyzed that data using thematic analysis. Secondary research was also conducted through informal online observations to find the key

takeaways from previous successful and failed IMC campaigns. The project began development in early February and was concluded in mid-June 2024. The hope for this IMC plan is to project a consistent message across the most effective communication channels to raise awareness about BWI in the region and increase the organization's engagement with the local community so the organization may better serve the community residents. The primary result of this project is a professional and data-based IMC plan set to benefit both BWI, by providing more community visibility and engagement, and the Inland Empire community, by receiving better financial education. This manuscript goes over the literature review, target audience analysis, research methodology, SWOT analysis, and finally the IMC plan itself.

CHAPTER TWO

LITERATURE REVIEW

Integrated Marketing Communications

As mentioned already, IMC is a method of strategic communication. Strategic communication is the intentional and coordinated use of messaging and communication channels to achieve designated objectives (Hassan et al., 2015). The concept and the term IMC were first introduced by Don E. Schultz in the 1980s and rose to prominence in the 1990s. He defined IMC as “One that looks at the whole of marketing communications, rather than concentrating on each of the parts separately” (*The Origins of Integrated Marketing Communications*, 2023, p. #2). IMC is about projecting a consistent message across multiple interconnected channels to amplify one brand voice (Tribus, 2014). Due to its holistic approach, IMC incorporates marketing, especially its promotion element otherwise known as advertising, and public relations as its primary components (Porcu et al., 2017). Public relations is about using strategic messaging to cultivate a favorable public image for a brand and build trust with the consumers. At the same time, marketing and advertising encompass the intentional selection and deployment of promotional messages and channels to reach predesignated target audiences. Ads can come in direct or indirect forms. It is important to understand the distinctive nature of both advertising approaches and their impact on consumers’ responses (Wojdyski & Evans, 2020). These components are

enacted through both offline and digital channels, including social media (Luxton et al., 2014). For offline channels, IMC can be realized through in-person meetings, workshops, and fairs, while other digital channels include the web and email. The messages disseminated in each component are personalized, targeted, and in sync with one another (Porcu et al., 2012); meaning every message is designed for a specific audience, using the same tone and theme, and can be traced to messages on other communication platforms. IMC acknowledges the interconnectedness of public relations and marketing and emphasizes the importance of aligning them to reach organizational goals.

A great IMC example is the Earth Hour campaign by the World Wildlife Fund (WWF). Starting in 2007, this annual movement is about raising awareness about climate change by encouraging people to turn their lights off for one hour. The organization utilized IMC to create a global event that millions of people participate in every year, leveraged user-generated content to spread its message, and partnered with corporations and governments to expand its reach and impact. The WWF used various communication channels like social media, television, radio, print ads, and community events to take maximum advantage of the IMC approach.

Advantages of the IMC Approach

The world is witnessing a transition from an exclusive focus on customer conversion, persuading a customer to buy a product or service, to having the

customer be part of the conversation (Jenkins, 2009). So, one ponders: How can organizations cultivate sufficient public interest to encourage people to engage in discourse? According to Bail et. al (2017), it typically involves a strategic approach to stimulate public discourse about social issues. The organization would consider the dynamics of rational and emotional appeals within public conversations while acknowledging the interplay between these two approaches and their impact on audience engagement. A great way to do this is through storytelling.

Storytelling is arguably the biggest component of IMC and a great way for organizations to engage with their public. It is a key component concerning customer attraction and retention and is highly associated with content marketing. "Content marketing is the creation of valuable, relevant and compelling content by the brand itself on a consistent basis, used to generate a positive behavior from a customer or prospect of the brand" (Pulizzi, 2012, p#7). According to Woodside et. al (2008), there are three rationales to share or read stories. First, telling stories is inherently pleasurable as it allows the tellers to be both the protagonists and the audience. It is about enjoying the nostalgia of reliving good memories or experiencing memories or thoughts of others. Second, storytelling lets the teller experience archetype fulfillment, referring to embodying the typical characteristics or roles associated with a particular symbol, pattern, or brand. This is a somewhat conscious though mostly unconscious process. A good example is Nike playing The Hero archetype where the brand's voice,

mostly through professional athletes, is about helping to improve the world through courageous, honorable, and inspirational actions (*The 12 Brand Archetypes*, n.d.). Third, storytelling enhances understanding of the meaning behind events in the story and reveals deeper insights about oneself and others. Andrew Stanton (2012), a writer for top entertainment companies like Disney and Pixar, believes storytelling is about capturing some form of truth and expressing how you feel; similar to telling a joke, where your punch line, ending, and everything you say must lead to a singular goal based on a chosen theme. Therefore, storytelling is consistent and strategic like IMC. Overall, storytelling allows IMC to be more than conventional marketing and have a broader scope.

IMC includes several characteristics including 1) Strategic approach – communicating with clear goals and audiences in mind; 2) Long-term strategy – planning for both the present and the future; 3) Maintenance of consistency – ensuring coherence in quality performance over time; 4) Customer-centric communication – prioritizing the needs, preferences, and experiences of customers in all interactions and messaging; 5) Channel and brand integration – aligning channels and messaging for a coherent brand experience; 6) Message clarity – easily understood communication; 7) Two-way symmetrical communication model – dialogues that create and sustain mutually beneficial relationships between a company and its stakeholders (Kerr et al., 2008). According to Kelly et al. (2010), this model of communication is characterized by a two-way flow, meaning that both the organization and its public engage in

balanced dialogue. It is often regarded as the most ethical and socially responsible model of public relations practice as it prioritizes open dialogue, transparency, and mutual benefit over manipulative tactics or one-sided communication.

Depending on how capable a brand is at IMC, it can have a crucial and direct impact on campaign effectiveness, market performance, and financial performance (Luxton et al., 2015) as there is a positive association between higher IMC levels and economic and financial performance (Porcu et al., 2017). Due to its broad approach, IMC demands various types of expertise. These include strategic planning, public relations, digital marketing, content creation, as well as market research and analytics. To compensate for its rigorous nature, IMC benefits most organizations, including nonprofits.

Use of IMC by Nonprofits

IMC can be an effective approach to the strategic communications of nonprofits even though they are different from businesses in terms of their goals, audience, message, and call to action. IMC must be considered a strategic business capability (Luxon et al., 2014). As mentioned previously, IMC is a demanding method that incorporates numerous parts. Organizations need to assess their resources and discover how capable they are of achieving IMC's functionalities. IMC is not merely a tactical function; it needs to be recognized as an essential organizational competency that drives organizational success. IMC

is a beneficial approach for nonprofits as it unifies messaging across various communication channels, maximizes limited resources, and amplifies the organization's impact on its target audiences, just as it does for businesses. By coordinating efforts across platforms such as social media, email, events, and traditional media, nonprofits can ensure the creation of consistent and compelling messages that resonate with their audience. IMC not only amplifies the organization's visibility and reach but also strengthens relationships with donors, volunteers, and beneficiaries, which ultimately advances the nonprofit's mission and objectives.

The main goals of this project are to raise awareness, promote BWI's cause, and garner community support and engagement. More specifically, this project aims to improve BWI's operations and communication as they relate to the young audience of college graduates and graduate students to acquire paid members and community volunteers. BWI also seeks to build mutually beneficial relationships between the organization and the community. BWI sees its audience as more than just consumers and clients. The audience is viewed as members, donors, and volunteers who are important stakeholders in a mutually beneficial relationship with BWI. Building a positive public image is crucial for BWI as the organization depends on the support and trust of its community. Nonprofits, like BWI, can use emotional appeal and the power of storytelling to forge strong connections with their audiences to foster a sense of empathy and engagement (Merchant et al., 2010). Through the use of compelling narratives

that evoke emotions, such as hope, anger, or sadness, nonprofits seek to captivate the hearts and minds of their audience. These are often real-life stories where the nonprofit can provide the help needed but only if supported by their audience through certain actions (Merchant et al., 2010). Nonprofits can call for donations, volunteers, and other forms of support to succeed in their mission. For example, BWI can call people to action through donations, volunteering, and spreading awareness.

Overall, nonprofits employ IMC with a focus on emotive storytelling and community engagement to convey their social impact and even inspire others to do the same, whereas businesses use the method to concentrate on product promotion and generating more profit through various marketing models.

The AIDA Model

A classic marketing model, AIDA stands for attention, interest, desire, and action. Founded by American businessman Elias Lewis in 1898, it is arguably the most-known marketing model in the world (Hanlon, 2023). The model acts as a marketing funnel with four stages: 1) Grab the potential customer's attention; 2) Make them interested in a product or service; 3) Plant a seed of desire to own the product or service; 4) Prompt the customer to take action and purchase (Ullal & Hawaldar, 2018). According to the marketing agency Awware (2021), the first phase can be achieved using compelling messaging and visuals, the second by highlighting the value proposition and benefits of the product or service, the third

via emphasizing its unique qualities and advantages that satisfy the customer's needs, and the fourth through prompting action whether it is making a purchase, signing up for something, or somehow engaging further with the organization. Incorporating the AIDA model into marketing strategies could prove beneficial for all organizations (Hassan et al., 2015) hence why IMC and AIDA should work effectively together.

AIDA and IMC

IMC affects the attention portion of the AIDA model and eventually leads to interest, an antecedent to perceived usefulness and easier usability (Song et al., 2021). In other words, usability and usefulness are positive outcomes of successfully acquiring someone's interest in a product or service. IMC influences each of the four stages of the AIDA model. It first manages to attract attention by ensuring a cohesive and consistent message that aligns with the audience's values and interests across multiple channels. IMC then uses storytelling to provide valuable information, address the audience's needs, and highlight the benefits of the product or service. After that, IMC cultivates desire for the product or service by appealing to the audience's emotions, aspirations, or sense of belonging through testimonials, user-generated content, influencer endorsements, or showcasing success stories. Finally, IMC utilizes all the available and interconnected communication channels to send clear calls-to-action (CTAs), limited-time offers, or exclusive deals. AIDA is then a useful model

that works in tandem with IMC and comes with certain advantages as well as disadvantages.

Advantages and Disadvantages of AIDA

The AIDA model is renowned for its simple yet effective form. Based on the psychology of consumer behavior, AIDA argues that an organization must take its audience members on a journey of persuasion to influence their actions. The model also helps to design powerful messages that resonate with the audience. With its simple nature, AIDA has a clear focus on converting the public into audience members and emotionally engaging with the community (Fortenberry & McGoldrick, 2020). The model's simplicity is, however, a double-edged sword as some believe it to be the reason it is getting outdated.

A number of scholars are convinced the AIDA model is no longer sufficient on its own due to its oversimplification. Montazeribarforoushi et al. (2017) argue that the AIDA model is outdated and may not align with consumer behavior based on the latest discoveries in neurobiology and neuroscience. The model must be reevaluated and replaced with more complex and in-depth models that take the advances in neurobiology and neuroscience into account (Montazeribarforoushi et al., 2017). The authors suggest representation, rewards, emotions, and decision-making as elements that must be incorporated into a better model. That last element brings us to another problem. While it is possible for people to go down a linear path when making a decision, more often

than not, they take iterative paths where they go back and forth in the process or decide to take alternative options (Kim et al., 2008). This is where elements like personalization, consistency, and engaging content marketing can assist an organization in maximizing the effectiveness of its CTAs. Finally, the AIDA model lacks a focus on customer retention (Fortenberry & McGoldrick, 2020). The model focuses on awareness above all else and fails to give much attention to post-purchase stages like satisfaction, loyalty, and advocacy (Santos & Gonçalves, 2021). For these valid arguments, this project integrates the seven suggested elements, mentioned in the first and second issues, and proposes the integration of retention as the fifth stage of the marketing model. Retention adds an essential layer of complexity to the AIDA model and covers the post-purchase aspect of marketing that the AIDA model lacks. Fortenberry and McGoldrick (2020) took a similar approach and simply named the new model: AIDAR. This is the actual model used in this project. The point of all of this is to facilitate a better understanding of marketing for a nonprofit like BWI. AIDAR is connected to IMC as it outlines the stages consumers go through, which IMC strategies aim to address cohesively and consistently across various channels. By aligning messages and tactics with each stage of AIDAR, IMC ensures a unified approach that effectively guides consumers from initial awareness to long-term loyalty.

AIDAR and Nonprofits

As discussed previously, even though nonprofits do not exist to make a profit, they still need marketing to achieve their goals. The new and improved

AIDAR model would work to achieve BWI's goals, target audience, message, and CTAs. Once the customer conversion is complete, BWI must then seek to retain them through quality services and potential products. Thus, the improved AIDAR model can be effectively applied to BWI, just as it can be applied to businesses.

In conclusion, the marketing model of AIDAR proves instrumental to the marketing aspect of this IMC plan; more specifically, the marketing elements of advertising, public relations, and social media. Ads specifically impact the AIDAR model at the desire and action stages a lot. Meanwhile, it has been discovered that they do not significantly impact the attention and interest stages (Ullal & Hawaldar, 2018). IMC assists with the social media element as the AIDAR model can be strategically utilized by organizations to plan for their social media content marketing (Hassan et al., 2015). The retention stage improves the original AIDA model with retention efforts also helping to maintain positive relationships with consumers, something vital for public relations. After discussing the AIDAR model, it is only logical to shift to relationship management as the final stage, retention, emphasizes maintaining ongoing customer relationships. Effective relationship management strategies build on the foundations laid by AIDAR and ensure continued engagement and loyalty beyond the initial transaction.

Relationship Management in Public Relations

There is a shift in the field of public relations from focusing on communication activities to relationship management (Ledingham & Bruning, 1998). This shift underlines the growing recognition and importance of fostering and maintaining meaningful connections with all stakeholders for the success of any organization. Created in the late 1990s by Dr. John Ledingham and Dr. Stephen Bruning, university professors of public relations, the framework emphasizes the importance of building and maintaining positive relationships between organizations and their various stakeholders. The two theorists believe the framework's most important elements to be 1) Trust building – establishing credibility, reliability, and confidence in a relationship; 2) mutual understanding – the shared comprehension and agreement between parties based on clear communication and empathy; 3) two-way symmetrical communication – dialogues that create and sustain mutually beneficial relationships between a company and its stakeholders; 4) long-term perspective – considering future implications, sustainability, and enduring value rather than focusing solely on immediate gains or outcomes; 5) adaptability – the ability to effectively respond to changing circumstances, innovate, and evolve to remain competitive and relevant in dynamic environments; 6) identification and prioritization of stakeholders – recognizing relevant individuals or groups affected by the organization's actions and determining their level of importance or influence on the organization's objectives. The theory states that relationship dimensions, such as commitment, involvement, trust, openness, and investment significantly

impact consumer behavior when it comes to selecting the companies they want to be involved with (Ledingham & Bruning, 1998). Commitment is the loyal dedication and willingness to invest resources to manage a strong and enduring bond, involvement is the active participation and engagement of parties in one another's lives, trust is the firm belief in the reliability, integrity, and honesty of the other party, openness is the willingness and ability of parties to communicate honestly and transparently, and investment is the dedication of time resources towards the maintenance and growth of the relationship. These dimensions can distinguish and predict if people are going to choose to stay with their current company, switch to another, or simply remain undecided. In fact, three main factors make up the organization-public relationship scale: professional relationship dimension, personal relationship dimension, and community relationship dimension (Bruning & Ledingham, 1999). IMC can help to strengthen these relationships.

Relationship Management and IMC

Public relations is a fundamental component of IMC and is directly related to brand identity (Madhavaram et al., 2005). The five characteristics of IMC show the similarities between public relations and IMC. First, the consistency between organizational actions and messaging can lead to a perceived reputation that closely mirrors the carefully crafted brand identity with the use of strategic public relations (Molleda, 2010). Second, to continue the consistency theme, public relations aligns the organization's channels and messaging to deliver a coherent

brand experience. Third, viewing public relations as relationship management makes the communication between the organization and its public heavily customer-centric. Fourth, this leads to using the two-way symmetrical model for mutually beneficial relationships. Finally, clear messaging in public relations helps the organization to communicate with its public in the most efficient way possible. Public relations then shares five characteristics of IMC. It also serves as a major component in achieving IMC's objectives including increased brand awareness, enhanced reputation through trust and credibility, and fostering further community engagement. All of which are vital for nonprofits.

Benefits of the Theory

The relationship management theory views public relations beyond a one-way communication process aimed at managing an organization's reputation through mass media (Botan & Taylor, 2004). Rather, it brings a strong interpersonal aspect that traditional public relations may not possess. By viewing public relations as a relationship, the theory enables organizations to provide humanistic values to their consumers and become more than an organization. It helps organizations to become communities and cultures, and establish trust, credibility, and loyalty. It is also a gateway to community engagement and corporate social responsibility (CSR), which has become an expectation of organizations in today's world (Dhanesh, 2014).

Relationship Management in Nonprofits

Trust and credibility are the most important factors for a nonprofit (Ortega-Rodríguez et al., 2020). Through building and maintaining relationships with the public, a nonprofit organization can better understand its audience's needs, provide more effective messages, and get involved with volunteers, donors, and community members to grow (Waters et al., 2009). Such relationships are crucial for the sustainability of nonprofits, especially with donors. Nonprofits should dedicate resources to cultivating relationships with all donors, not just the major ones (Waters, 2008). In the long run, a nonprofit organization will have established a strong bond with its community to become adaptable and flexible to its community's needs (King, 2004). Overall, this new paradigm is a fundamental, essential, and inevitable change in public relations going forward (Ledingham, 2006). This theory will serve this project as the framework for public relations in the IMC plan.

BWI can effectively build and manage relationships on social media by leveraging the principles of relationship management and creating a participatory culture through its social media. As mentioned already, relationship management emphasizes the importance of trust building, mutual understanding, two-way symmetrical communication, and a long-term perspective (Ledingham & Bruning, 1998). These elements are crucial for BWI to develop strong ties with its stakeholders, including donors, volunteers, and members. By creating a participatory culture, that sees social media as a platform for active content creation, distribution, and community engagement (Jenkins, 2009), BWI can

further enhance its relationship-building efforts. This approach allows BWI to transform its audience from passive consumers to active participants, fostering a democratic space where everyone can contribute and engage (Gammon & White, 2011). Through consistent and interactive social media communication, BWI can cultivate a community-oriented culture and ensure its public relations and IMC strategies work seamlessly together to build lasting connections.

Having learned the value of the IMC framework, the AIDAR model, and the relationship management theory for nonprofit organizations, let us now go over implementing these concepts to create a professional IMC plan for BWI. The first step is to collect data about the organization and its audience through the right methodological approach and a SWOT (strengths, weaknesses, opportunities, threats) analysis.

CHAPTER THREE

TARGET AUDIENCE ANALYSIS

While BWI exists to serve anyone in the community, a specific target audience was selected for this project: College graduates and graduate students. They are typically young adults aged 22 to 30, who live and work in the Inland Empire. This population was chosen after discussions with the BWI board since such individuals are likely to be actively looking for financial advice, are in the most need of financial advice, and face more risks compared to other groups. This is due to several reasons such as having to pay back student loans, finding a job, becoming financially independent, looking for housing, and overall being in a transitional stage of their lives. Younger adults are more likely to depend on their parents and government funds, not having to work or just work on campus, live on campus or with their parents, and may not be actively seeking financial advice. On the other hand, older adults are likely to have accumulated some sort of wealth, have housing of their own, and are more knowledgeable on financial matters. Now let us take a deeper look at the selected population.

General Inland Empire Demographics

For all the statistics in this section, the average amount of San Bernardino and Riverside County's numbers are calculated, according to the Census

Reporter (2022). Approximately 14.3% of the Inland Empire's population, 666,060 people, is aged between 20 to 29. Even though the statistics for the project's exact population are not available, the numbers are extremely close when analyzed against the other age groups with the male and female population also an even 50-50 percent. Over 1.2 million Inland Empire residents were employed as of 2021, according to the Census. The per capita income is \$33,494.5 which is 71.7% of California's \$46,661, meaning the Inland Empire's per capita income is notably lower. In terms of education, 24% of Inland Empire's population have a bachelor's degree or higher, against California's 37%. Both of these statistics imply the Inland Empire's need for economic growth and more education opportunities. With regard to language, 91.5% of people know English and/or Spanish, a plausible statistic considering 54% of the population is Hispanic. Unfortunately, many young individuals struggle to buy a house in the Inland Empire community.

Homeownership in the Inland Empire

According to the Census Reporter (2022), there are 1,443,666 households in the Inland Empire with 3.2 people per household on average. Of the available housing, 90% is occupied by 66% owner and 34% renter occupancies. The housing types include 74.5% single-units, 18.5% multi-units, and 7% mobile homes. The median value of houses is \$529,900, compared to California's \$715,900. Therefore, the houses are cheaper to accommodate the weaker

economy of the Inland Empire to some degree. Only 7% of housing options cost below \$100,000 with the majority, 49%, costing between half a million and a million dollars. As of 2022, according to San Bernardino County, the county is the most affordable in Southern California, with 59% of households being able to afford entry-level single-family homes. Riverside County comes second with 49%. This puts the entirety of the Inland Empire at a significant advantage in contrast with Los Angeles County's 39%, San Diego County's 39%, and Orange County's 29%. What is concerning, however, is that house affordability in all five counties has been on a steady decline since 2013. The San Bernardino and Riverside counties have fallen from 84% and 71% respectively to their current percentages. The decline has gotten worse since the start of the pandemic in 2020. Knowing more about the demographics of the Inland Empire, it is time to examine the project's population in more detail.

Financial Behaviors and Concerns

From my personal experience and knowledge, young adults tend to spend most of their money on areas such as housing and food, transportation, education, entertainment and lifestyle, and savings and investments. Housing costs comprise a significant portion of young adults' income in comparison to other age groups, such as rent or mortgage payments, according to the California Budget & Policy Center (2019). Housing is perhaps the most important financial investment, and it is the highest priority for young adults in their

transitional period where they have to pay for it independently. The California Budget & Policy Center (2017) estimates that single adults in the Inland Empire spend %13.8 of their budget on food to make ends meet. According to a report by the Public Policy Institute of California (2017), most Californians rely on cars for transportation mainly due to the limited public transportation options and the state's nature of sprawling cities. This means payments for the car itself, insurance, fuel, maintenance, and parking. For young adults, especially those with low or even moderate income, the costs could quickly stack up and become a burden. They also have to pay off potential student loans. According to the Institute for College Access & Success (2020), 46% of students in California graduate with student debts that average \$21,125. So even though California is home to numerous prestigious universities, they come with a hefty price tag. Thus, college graduates find themselves in need to pay these debts off once they graduate. Despite the high living costs in California, young adults need to and do spend some of their money simply to have some fun, like dining out, going to concerts, or traveling. Lastly, more young adults are starting to realize that they need to start saving from an early stage. However, this could easily get problematic in an expensive state like California. Though living costs in the Inland Empire are cheaper than the California average, the salaries are also lower. Overall, young adults in the Inland Empire allocate their funds toward essential expenses like education, housing, and transportation. However, they also leave some money for entertainment and lifestyle purposes. Lastly, a portion of their

income often goes to investments or savings, despite its challenging nature due to high living costs. All of these spending habits are influenced by personal preferences, economic factors, and cultural norms that are discussed and analyzed through this project's research methods.

CHAPTER FOUR

RESEARCH METHODOLOGY

Research Methods

This project takes on a qualitative approach to IMC through mixed methods. I used focus groups as the primary research method while conducting informal online observations of existing online IMC content pieces, such as videos and posts, to complement the focus group sessions. The goal was to learn more about effective messaging and the financial needs of the chosen demographic to craft a better IMC plan for BWI.

The focus group sessions played a major part in gathering information for this project. As mentioned previously, there is one particular demographic BWI believes to have the greatest need for financial literacy; recent college graduates and current graduate students aged 22 to 30 who reside in the Inland Empire. These individuals tend to face more financial issues than others such as student debt and the costs of independent living while actively seeking funds and financial management skills. Therefore, conducting focus groups was necessary to provide vital perspectives on how BWI can best serve this particular demographic. The criteria for selecting the participants also included residency in

the Inland Empire and fluency in either English or Spanish. After receiving the IRB approval in mid-March, BWI members, school officials, students, and I sent out a call to participants through emails and social media posts. The interested and qualified individuals, who fit the aforementioned demographics, then emailed me, and 12 eligible candidates, out of 18, were selected as participants. They chose which session to attend as they could only attend one of the two. Two sessions were planned instead of one to provide more time allocation for a deeper discussion, reduction of individual dominance, and better manageability for the moderators. The sessions took place in mid-March at California State University - San Bernardino and lasted for two hours. All collected data was stored on my personal computer and my hard drive with no data on online public platforms. Audio recordings were collected using a microphone and transcribed in real-time using an online AI tool for me to analyze later on.

After the conclusion of the sessions, the participants were compensated through an \$80 Amazon gift card, courtesy of the SSI Award funds. I applied for the SSI Graduate Research Award, provided by CSUSB's Office of Student Research for graduate projects and theses, and received the award before conducting the focus group sessions. The participants engaged in discussions regarding what types of media messages and content they pay attention to and how they go about making their financial decisions. The focus group questions can be found in the first appendix at the end of this manuscript. I served as the moderator for both focus groups while a research assistant was hired and

compensated for taking notes, observing behaviors, and translating if required. Both sessions were audio recorded and took place in a predesignated safe environment at CSUSB. The data collected through the recordings was transcribed and then analyzed using thematic analysis to gather the essential information for the plan's foundation. Thematic analysis is a method for identifying and analyzing repeating patterns and themes within data and while the method organizes and describes the data set in detail, it frequently goes further and interprets various aspects of the research topic (Braun & Clarke, 2006). Such valuable information was collected through audience insights to better understand the audience's financial goals and concerns, identify the best messaging methods and channels, and tailor personalized content to them.

Data Collection

While the primary source for data collection was the focus groups, the secondary source was informal online observations through the web and social media platforms, primarily YouTube and Instagram. The collected data benefited the project through textual and visual explanations and samples of IMC campaigns, namely case studies. Analyzing previous cases of successful or failed IMC campaigns offered valuable takeaways to learn from. The findings from the focus groups complemented the information gathered from the web to create the most effective IMC plan.

The goal was to gather information on residents' financial concerns, discover their perceptions of financial literacy, find their preferred communication and learning channels, digital or physical, understand the barriers they face, recognize what motivates them to engage with BWI and the community, and the sort of messaging they look for from a nonprofit like BWI. It is also important to note that the members of BWI's board of directors were closely involved with the project's development. Weekly meetings were held to discuss the state of the project and the next moves. The board members also contributed to the data, for instance regarding the SWOT analysis and branding, that was ultimately used to develop the IMC plan.

Data Analysis

The focus groups centered around two topics: effective messaging and financial advising. Effective messaging is the strategic communication of information in a clear, concise, and engaging manner to achieve a specific objective or influence a target audience. On the other hand, financial literacy is the ability to understand and effectively use various financial skills, such as budgeting, and investing. The first topic produced five categories with the second producing six. This section of the paper delves deep into each of the eleven.

Category #1: Social Media Platforms and Their Applications

The first category is about the favored social media platforms and how each one is used. Instagram was by far the most used app among the

participants. One participant noted using Instagram to follow specific topics to learn more through educational videos, demonstrating how BWI can use the platform for educational videos and posts. Another mentioned using Instagram for their small business and how their business would not have been able to stand out without the platform. A nonprofit like BWI needs to have a constant presence on Instagram as making it in the market is about having as many points of differentiation as possible. A different participant spoke about utilizing Instagram to connect with loved ones and enjoy funny videos at the same time. BWI can display its commitment to community service by sharing sincere and authentic videos and posts of the people it has helped. Instagram has numerous methods of sharing such as live streaming, reels, posts, and stories. Due to its visual prowess, it is perhaps the best platform for this digital age.

TikTok appeared to be the second most popular platform for the participants. Two participants confessed that they spend too much time on TikTok with one saying, "I have been trying to make myself use TikTok for only 45 minutes a day." TikTok has a different type of audience compared to Instagram. It has a young audience with 38.4% in the age group of 18 to 24 and 32.5% in the 25-34 range as they seem to be drawn to its short-form videos (Howarth, 2024). "TikTok is my happiness dose of the day," said one participant. On the other hand, Instagram's audience is more diverse in terms of age, including older millennials and Gen X, with the platform focusing on a mix of photos and videos instead of videos only. A participant spoke about using TikTok for various reasons

such as entertainment through funny videos, tutorials, and news from around the world. BWI can use the platform to share news of the finance industry, tutorials on performing different tasks on financial matters such as filing taxes, and even throw some humor into the mix. All of this to name just a few. The opportunities, as they say, are endless.

Other platforms such as Facebook, Discord, and X, formerly known as Twitter, were also referenced. One participant described Discord as “very nice”, saying that they use it to chat and hang out with friends and watch videos. However, there is no unique reason for BWI to use Discord at this moment in time as it is a real-time voice, video, and text chat platform specifically designed for creating and managing online communities. Perhaps Discord could be considered in a few years once BWI has grown as an organization and amassed a sizable community. Others cited Facebook as a platform for connecting with faculty members, family, and professionals. BWI currently has a presence on Facebook and should gear it more toward an older audience as Facebook’s is 31.1% in the 25-34 range, 23.0% in the 18-24, and 20.2% in the 35-44 (*Facebook Age Demographics*, 2024). As for X, one participant mentioned using it for networking while another said they could not find any purpose in X. Like Discord, there is no clear reason for BWI to use X at this moment since it does not offer anything extra that a platform like Facebook does not. Overall, BWI needs to expand its presence on Facebook and does not need to concern itself with either Discord or X at this time. Discord is for bigger communities and could

be an avenue for the future whereas X simply does not offer anything more than the other platforms.

One last platform that was not mentioned in the focus group sessions was LinkedIn. Since its inception, the majority of users have employed the platform for professional reasons such as networking, job finding, and getting industry news. A nonprofit like BWI needs to be present on LinkedIn to expand its professional network across the Inland Empire and beyond. This could lead to partnerships, new opportunities, and further engagement with potential users. BWI can also offer internships or volunteering positions to college students where they can work with a professional to learn more about finance, communication, and operations by posting job openings. Overall, experts recommend focusing on optimizing social media platforms before scaling them. In BWI's case, the best path forward is to add Instagram and LinkedIn and have a trio of platforms alongside Facebook for the foreseeable future.

Category #2: Preferred Social Media Marketing Components

The second category was about how effective participants found social media marketing (SMM) campaigns to be. The first two participants argued that SMM campaigns have become too much to deal with. "There is just way too many," said the first before sharing they use AD blockers. The second participant expressed that they would be interested in products and services when there is a major sale, of at least 50%, but even then, they felt the companies were trying to

use fear of missing out (FOMO) to get them to buy. A third participant also agreed with this statement. This is a major indicator that ads in particular are perhaps getting out of hand. People seem to be more drawn toward sincere, authentic, and less aggressive forms of marketing. It is perhaps more about sending the right message and following up by inviting viewers to take action, such as a video of BWI simply helping individuals or organizations and inviting viewers to take certain actions. Thus, indirect, and subtle marketing appears to be the way to go.

The idea of authenticity and sincerity was a common theme that was discussed in the sessions. One participant argued that the marketing tactics they witness are all the same and that they now only pay attention to the price. Some of these tactics include “cringe” ads that they simply dislike. They expressed how they only engage with brands they are familiar with through their own prior experience or friends and family as they can trust the brand is high-quality. This is perhaps the best and oldest marketing method in the book. It is simple yet trustworthy and powerful. Nothing can beat the promotion of a brand through someone you trust. As a result, BWI must make sure its current user base is happy with the organization and its services to encourage them to spread the word about the nonprofit. A participant said organizations must provide services that are “actually useful” and pursue “not just money but something more.” Another participant followed up by saying that such companies “do not overpromise, they just deliver exactly what you were expecting or even overdeliver.” All of this ties back to having the right intentions in the first place

and following them up with the right methods. BWI is a passion project. One that makes no money for its board members yet brings them and the community happiness and fulfillment. This is what needs to be shown in BWI's communication and marketing efforts. The last thing about this common theme was online reviews. More specifically, Yelp and Google reviews. BWI can benefit from positive reviews and should encourage people to give one. In closing, sincerity, and authenticity have to be at the very center of BWI's IMC plan.

Several other ideas were also exchanged. Some participants spoke about social media algorithms and getting ads tailored to them. The financial sector in the Inland Empire is where BWI needs to assert itself on social media platforms. Two participants believed in influencer marketing through genuine and credible figures on social media. The term influencer may carry a negative connotation for some; however, it is only a term after all. Countless influencers on social media are indeed genuine and credible. BWI needs to locate, contact, and create partnerships with such individuals. The last idea for effective SMM marketing was "before and after" videos. These videos make a direct comparison between what was before an intervention and what is now after. BWI has had numerous instances where it has helped an individual or community in the past. These instances must be shared in a sincere and authentic way to promote BWI as an impactful force for change in the Inland Empire community.

Category #3: Favored Social Media Marketing Engagement Strategies

The third category concerned how participants had engaged with SMM campaigns in the past. This meant using certain hashtags, sharing the campaign's content, or making their own for the campaign, otherwise known as user-generated content. A participant shared their social media partnership story where they had to "make a certain number of monthly posts and use certain hashtags and videos." Another participant also worked with a company where they created music-related content and used specific hashtags tailored to their target audience. BWI can also engage in this strategy through incentivized partnerships with influencers and even for free through earned user-generated content.

There are other ways of direct engagement with a social media audience. One participant expressed their need for engagement with students as they work for an on-campus office. That meant talking to students about different topics to create content for their social media. This shows the importance of direct engagement with the target audience. They shared how at the beginning they would have all the information about a service or event in the caption but realized some students were missing it. So, they decided to also include all the information in the post itself. This demonstrates that captions only need to be as lengthy as necessary with each sentence adding some sort of value. It must also be easy to read and follow. The very same concept is true for videos. The student who owns a small business talked about brand promotion through promotional items. BWI can have its own merchandise to give out or sell for fundraising. A

BWI representative could simply go up to a person, and ask a question like “What challenges do you face when it comes to managing your finances?” Then the person would respond by providing a short answer, followed by the representative pointing to BWI’s services and resources, and ending the quick conversation by thanking the person and giving them a promotional item. This would also create sincere and authentic content that could be used for indirect marketing on BWI’s communication channels.

Other ideas included donation boxes while inviting users to leave their feedback, which could certainly add an additional stream of income. BWI can take a further step to show its appreciation for people buying merchandise or donating money or useful items, by providing them with a personalized short video or an item like a plaque or adding their names to a special page on the BWI website. People deserve to see that their actions are having an impact and are being appreciated.

Category #4: Desired Tone and Delivery for Online Content

The fourth category was about the tone and the delivery of choice for participants. Just like a presentation, one can have the greatest presentation prepared, but without on-point delivery, it will fail to live up to its full potential. One participant shared their interest in an educational and motivational tone where the speaker does not sound monotone and talks as if they are having a conversation with their audience. They followed up by saying they liked the

delivery to be laidback, engaging, and passionate. This demonstrates the significance of vocal variety in creating content that hooks an audience. Not only does the speaker need to know the topic they are talking about, but also know how to deliver it.

Continuing on the delivery theme, one participant made the case for people trying too hard in their content, which can quickly get over-hyped, awkward, and/or cringy. “I just do not want to see them doing all this crazy stuff for something small,” they continued. This ties back to the previous discussion on sincerity and authenticity. “I like to do my research to make sure that the content is legit,” remarked one participant on the value of credibility. People seek to see something real and true. Something they can relate to and be comfortable with.

The concept of teaching and inviting through storytelling was another discussed common theme. “I like hearing something different. Not necessarily one that aligns with my beliefs, but just another way to look at something to be refreshing,” said one participant. BWI should tell relatable stories that show how the organization is helping the community, especially if it is visually appealing. Elements of fun, humor, and “feel-good” are encouraged to be incorporated as engagement methods. Stories can also have an emotional appeal such as sadness when the community needs immediate aid, or even fear due to a certain economic or financial situation. “Storytelling is beneficial because it is not about selling,” a participant added. The approach to community engagement has to remain an invitation rather than a sale. However, storytelling must be used with

the right intentions. A participant noted that stories must not be exaggerated, contain lies, or be obscure in language and objective. "You can tell they actually want to do something good," stated one participant. Another added, "But some of them include no evidence, no citations, or any way for me to authenticate," once again going back to the importance of authenticity and credibility. Stories have to nurture a feeling of trust; "Stories should not be like advertisements. Like: Oh look! We are helping animals! We are donating money! Or something similar. It's just like the posts when they have events. The organization is just in the background," argued one participant. The centerpiece of the story has to be the impact. This ties back to the issue of exaggeration and trying too hard. Another participant added "Recording yourself doing charity work could also motivate others to do [the same]," showing how anyone can help. Hence, stories must grab the audience's attention, have a structured plot, and contain useful and real information, the participant commented.

Another participant touched on the length of a hypothetical video or audio recording. They believed it could quickly get boring if it was unnecessarily long. Videos can be long but only if the speaker stays on course with the topic at hand. One participant spoke about video intros and how they should get to the point as efficiently as possible.

Other ideas included ensuring quality sound alongside quality content and visuals. "I noticed if I started seeing that the quality is not really there, I would just like scroll or exit," they resumed. One participant indicated their desire to be

“invited” in a video or audio. This goes back to indirect marketing where a sincere invitation of engagement with BWI should be shared at the end of each content piece. The final idea was the actual contribution shown in content pieces. “Are you giving food to a homeless person or offering them a job?” Having this much of an impact is perhaps not achievable at present. However, it could certainly be a goal to strive for in the future when BWI has expanded its network and influence in the region. Though this may not be directly related to content delivery, it is still about the content delivered in a video or photo. BWI needs to deliver greater impact and showcase that in its content.

Category #5: Red Flags in Social Media Marketing Campaigns

The fifth category was the red flags that could exist in SMM campaigns. One participant saw sponsored content as a red flag since they often, if not always, show only the good and not the whole picture. “Whatever they are advertising, they are getting something for free or paid to advertise,” said one participant. Another agreed by saying things that are “too good to be true” are mostly not. The participants had a consensus on false claims such as “this is life-changing” as total red flags. Such claims could be unethically targeted towards vulnerable people for exploitation. Others argued about the wrong wording and framing. The right message needs the right delivery. They also mentioned grammar mistakes as red flags that point to a lack of attention to detail. One participant shared that they are not interested in getting political views involved in SMM campaigns. Topics such as financial literacy can have a close connection

with politics, but individual views must be excluded as much as possible. Messages must also be authentic and not copy pasted from other websites or written solely by AI. The element of transparency also needs to be present in SMM campaigns to add to the sincerity and authenticity of the content. One participant touched on seeing small businesses supporting major corporations, instead of fellow small businesses. While it is true that small businesses are encouraged to help one another, there is an argument to be made about partnerships with large corporations as actually beneficial. These partnerships differ from company to company and case to case, and it is important to assess the benefits and drawbacks of each one. Overall, there are certain red flags such as false claims that most, if not all, people agree on, and others that may or may not be approved of by the majority.

Category #6: Financial Future and Its Challenges

The sixth category was about how participants imagined their financial futures and potential challenges along the way. The matter of financial future is one of utmost importance for young adults, like our focus group participants. When asked about the topic, some expressed themselves as hopeful, and some concerned.

A participant expressed their concern by saying “[buying houses] is challenging with [these] high home prices and high inflation,” before continuing “[I have] my main job, my side job, and having a little business on the side [to make

things work],” they added. Another participant added “I work two jobs right now and do not know if I will get to own a house anytime soon,” before stating how their father bought his house at just 19 back in the day. There is clearly a major concern for housing among college graduates in their 20s. These people are only just starting their independent lives, but do not have the financial power to purchase homes despite the lower prices in the Inland Empire in comparison to the rest of Southern California. An argument can be made about insufficient salaries in the region as a contributing factor.

A participant believed “GDP has not helped grow the economy because of COVID.” This perhaps displays the significance of having secondary streams of income; at least one from a secondary job, and another from passive incomes such as stocks and bonds. One participant attributed a lack of financial education as one of the roots of this problem. “The more educated you get, the more you realize that there are a lot of ways to make money and a lot of resources,” they further said. Another participant opened a conversation on the effects of financial insecurity. “I see people getting and staying in relationships because of financial issues. Because they cannot do it on their own,” they remarked. They also noted that having children only makes the situation more complicated and discourages those without children from having any. Continuing the conversation, a participant said, “We see a lot of fast-[food] workers trying to push for a \$20 to \$25 an hour and then you have people with bachelor's degrees who are getting paid only \$18 an hour.” This is a major argument used by those who are against going to

college to justify skipping it and focusing on practical skills solely for the financial benefits. Now while it is true that going to college is much more than just learning skills to make money, it is equally important to note how colleges are suffering from lower enrollment rates because of this very problem. Put yourself in an 18-year-old's shoes; would you go to college if you knew it would not be enough to make ends meet, let alone live the life you imagine for yourself? Do not forget that you may very well end up with student debt as well. One participant had a somewhat cynical approach to this topic and argued, "The system is rigged against you. It does not matter how much education you get. You will be short-handed." There was a theme of disillusionment among several participants as they felt hopeless about their financial future and what they can and cannot do in the current system. BWI must consult young adults on the different methods they can use to earn additional income for themselves, and their families. This is perhaps the only way to secure one's financial future as one participant transitioned us by stating "Financial stability has always been my goal and while it just does not seem to flow sadly, we will get there and find out." Consequently, I encourage BWI to focus at least part of its messaging on providing alternative ways for people to earn additional income.

It was not all concern as some participants expressed hope regarding their financial future. "I feel hopeful that after getting my master's degree I am going to be making more money and have a more stable financial situation," believed one participant. They continued "I am very stable. [I am] married so we have dual

income with no kids,” concluding with “[Although] it is really hard here in California, I am hopeful because I am doing well right now. I am paying off my car and with working in public service, they have a program to forgive my loans after 10 years.” They also had the right mindset of refusing to settle and mentioned their interest in getting into investments as another source of income. This supports BWI's need to assess where its users stand with their finances and personalize their experience with the organization. BWI must encourage the community members against settling and empower them to reach for more. One participant described imagining their financial future as “messy, but hopeful” as they also have student loans that they hope could be forgiven. Student loans are justifiably a big concern of college students that needs to be addressed.

A participant mentioned their goal of “undeniable [financial] stability” as they believed in increasing their income through investments and expenditures instead of savings. They spoke about having more financial flexibility and feeling “like there's more to life than just [school and work].” This goes back to the idea mentioned earlier of reaching for more instead of settling. One participant described financial security as freedom; as a means of stability in life and knowing “[You] have enough income that if something bad happens.” Another participant expressed their desire for financial freedom to explore the world as they have not been outside the US yet. In summary, there are many reasons to be hopeful and/or concerned about the financial future. In either case, BWI must be there to light the way to a better financial future.

Category #7: The Need for Financial Literacy

The seventh category was related to the need for financial literacy. Such as having the skills for investments, retirement plans, etc. There was a general concern about information accessibility on what goes into financial activities and how they work. Some participants were passionate about credit, and its “hidden curriculum,” as we say in graduate school, such as knowing the underlying factors that affect credit scores. One participant was interested in individual retirement accounts (IRAs) and how to borrow against them. Another wanted to learn more about high-yielding savings accounts. Some participants were interested in earning secondary and passive income. Other topics such as investing in stocks and bonds in safer markets were also discussed. However, the most important topic by far was housing.

Many factors go into the process of purchasing one’s home. One participant wanted to learn about potential loans and mortgages. Another was curious about house insurance. A participant replied, “A lot of insurance companies do not even insure in California anymore.” Some participants expressed their concern about the topic due to high inflation and low incomes, especially after the pandemic. The theme of information accessibility continued as participants believed they needed more information on a multi-faceted issue such as housing.

Socioeconomic issues, other than a lack of information accessibility, were the last common theme of this category. “[In] many education fields one can see the disparities between districts and counties,” argued one participant. A participant replied with an example of their own, “One of the most shocking experiences for me was seeing the amount of wealth disparity. Looking at cars, right? You think about [seeing] those higher-end cars upwards of \$100,000 and then people living on the street right next to your car.” Wealth disparity can be associated with capitalism and how the system awards wealthy individuals and punishes the less privileged. Take car loans as an example and how first-time buyers pay the highest interest. Issues like this push residents to seek secondary streams of income. This is yet another prime example of the Inland Empire needing further help from an organization like BWI.

Category #8: Optimal Means of Receiving Financial Guidance

The participants sought financial guidance through various physical and digital means. The most common resource was family members. One participant mentioned their father, while others mentioned their cousin, sister, and so on. When talking about learning from family members, one participant put it as “Learning by seeing.” At the same time, some participants spoke of families avoiding financial topics since they are viewed as taboo. This indicates delicate matters such as financial ones require a personal connection since people tend to speak with only a few about them. Multiple participants mentioned their friends as their financial advisors. A participant mentioned their highly educated co-

workers as their go-to. Another gave a shout-out to CSUSB's Financial Literacy Center. While students can learn basic financial knowledge from the Center, they need organizations like BWI for more advanced comprehension of the different financial issues. One participant went old-school and made a case for books. The last physical resources talked about were workshops and webinars. These two resources can also be offered through online means by an organization like BWI. Overall, physical resources appeared to be perceived as more interpersonal, relatable, and favorable. Nevertheless, digital ones seemed more accessible.

Videos and podcasts were the predominant choices for receiving financial guidance online. "Anything audible that you can basically just listen to in the background while driving, working out, etc.," said one participant. Another participant agreed and noted videos as another resource that also provides that visual element. Both videos and podcasts are dominating the social media scene right now. Therefore, engaging in both of these delivery methods needs to be within BWI's long-term plans if not currently possible. Whether physical or digital, participants were after resources that incorporated certain characteristics and values.

The participants strongly believed in credible and reliable resources. They argued that financial resources and advisors need to be trustworthy, legitimate, and simultaneously engaging and interesting. One participant cited trusting resources that come from experts in related fields such as business and finance. Participants also touched on the issue of biases. One said "[I prefer] nonprofits or

small organizations. I feel they are more genuine because they started for that reason,” in comparison to major financial institutions that are likely to be biased toward themselves or their partners. BWI then appears to be in a favorable position as it comes from a nonprofit background. The expertise of the board members also means proving BWI’s credibility and reliability should not pose a problem.

Category #9: Favored Methods of Delivery for Financial Literacy

Participants had several ideas about receiving information on financial literacy from BWI. Workshops, one-on-one consultations, and online resources such as videos and documents were the common responses. “I like workshops [since they have] more points of view and information floating around,” noted one participant. Another spoke on the modality which should preferably include both in-person and Zoom options. A participant expressed their interest in visual representation of information through images and infographics. One participant believed workshops would generate new questions for them that would need answers in a more personal setting such as a consultation. Their perspective was that the two methods could complement one another.

The participants seemed quite enthusiastic about consultations for several reasons. “I like the single connection where I can ask personal questions that I would not have asked in a workshop,” confessed one participant. Another participant noted how consultations would give them more schedule flexibility, in

comparison to workshops, while providing real-time interactivity that a pre-recorded video would not. One-on-one consultations are therefore a service that appears to be in high demand among the younger audience; one that BWI can build a system around while continuing to offer workshops concurrently. For a more personalized experience, one participant suggested creating a roadmap and checking up on BWI's members. Such a roadmap would include different options or categories to fit what is best for each member. This study recommends the term "member" instead of "client" to show the community that BWI recognizes its audience as more than just clients.

Other thoughts were also exchanged in this category. One participant believed having access to online documents and videos, to review at any time and place, could prove beneficial and complementary to BWI's other services. We can think of consultations and workshops as active services and online resources as passive. A participant voiced their appreciation for nonprofits as they tend to have little to no agendas, unlike major financial institutions. They also believed that nonprofits could help those in greater need who may be unable to pay for financial services, at least for the time being. Another participant added, "[Nonprofits can help by] providing tax returns for free, not just teaching people how to do it, [but by] providing the service itself." This opens a whole new avenue where BWI could directly work for community members to provide them with various financial services.

Category #10: Expected Benefits and Costs of Monthly Subscriptions

Participants voiced their interest in a paid monthly subscription by a nonprofit like BWI. Although BWI is missing paid membership programs, the board members strongly believe that paid programs could prove to be mutually beneficial to both the organization and the community. Participants had several ideas on how BWI can build paid programs into its functionalities.

Participants were passionate about receiving a personalized financial roadmap at the beginning of their BWI experience. This was a common theme among participants that was also mentioned earlier. “[BWI should] develop a financial plan based on our goals, and then have consultations [to follow up],” stated one participant. Such a map could include the member’s current financial status, their goals, and potential venues to explore. Perhaps completing a survey before the first consultation could prove helpful to the BWI board members to know what to expect and who among them should meet with that new member based on their expertise. This could also assist with assigning a primary contact/mentor for members based on their needs. The mentor would be a well-informed expert seeking their member’s best interests. Having that human connection was a must among the participants. Going back to the roadmap, the first consultation could also be used as a building block as one participant noted “They could ask me a set of questions to help them best customize my experience.” Keeping an open line of communication was also vital to the participants. “I need them to be calling me. I want them to check up on me,”

argued one participant. They believed that BWI needs constant communication, weekly at the minimum, to keep the relationship strong and mutually beneficial.

Consistent and frequent interpersonal communication between BWI and the members was a hot topic in the sessions. These communications would take place over the phone, through email, and/or other means if possible. “If I have a question and I send an email or call, I want to receive a response within 24 to 48 hours,” mentioned one participant. Another participant said that they would need BWI to keep them on track. They believed that BWI should use a conversational tone like “Do not forget to do this or hey, you need to do that,” to build and maintain a personal connection. Another participant touched on the importance of preparing for each member and doing the “legwork” for them since they are paying BWI; meaning they are looking for more than general advice. They seek personalized information on what exactly they need to do for their specific need. Such as “[Helping members not just] save money but also advising them what to do with their savings.” In general, the participants desired services beyond general consultations that included extensive personalization.

Continuing the personalization theme, participants were interested in personalized bi-weekly newsletters. These newsletters would arrive in the members’ emails only once per two weeks to make sure their content is not repetitive, as one participant noted. The newsletters and their content would be exclusive to members only and not shared in public by BWI. Potential topics could include advanced tips and news on credit, stocks, bonds, housing, etc. The

language used in the newsletters needs to be invitational, not forced. “Here is the information. Take it however you like,” a participant declared. Furthermore, the language and level of financial information could also be customized to novice, intermediate, and expert levels to ensure maximum comprehension. Another participant spoke on how the same information could be disseminated through different channels, such as a “members-only section” of the BWI website with distinct tiles for each financial topic.

An interesting suggestion was the introduction of a credit-like system by BWI. A system where every good action gives positive points to a member. Such actions could include donations, volunteering, paid memberships, and more. Members would then spend their points to get free services, membership upgrades, or merchandise. BWI members and community members could potentially share these points among themselves and with those who may benefit from them the most.

Introducing a donation system was another suggestion by the participants. Anyone would be able to make donations through the BWI website, social media, and in-person fundraising events. Donations could be funds, clothes, products, or other useful resources. Donors could also receive recognition if they surpass predetermined thresholds. These recognitions could include showing where the resources were used and how they are having an impact, sending appreciation emails, and even presenting donors with plaques of their own and engraving their

names on the BWI website. Donors could also receive credit points, merchandise, and other rewards beyond just recognition.

Deciding the prices for these paid programs was the last part of this section. Participants recommended having different tiers where each tier's price matches the services it provides. Most participants had a consensus on a monthly \$20 to \$60 range. Special groups such as students and those in financial hardship should be able to benefit from a lowered fee. For example, students could only pay \$10, with those in moderate financial hardship paying \$5, and those in extreme financial hardship receiving services for free until they can pay what they are due. One participant proposed BWI "Teaming up with other organizations to provide discount codes or gift cards just for students," and other members, too. These partnerships could provide further support and incentives for members and non-members alike. Overall, these programs must be pitched as investments that participants can trust to earn back their money by following the recommendations of their BWI mentors. Finally, members could receive monthly surveys to give their feedback on how BWI can improve its operations.

Category #11: Suggestions for Volunteering and Other Opportunities

The last category was the possibility of BWI providing volunteering opportunities for the community members. Volunteers could help BWI plan and coordinate events throughout the year. They can also be financial experts themselves and provide guest lectures on various topics. These volunteer

opportunities could be incentivized through credit points, merchandise, and more. Participants had several ideas on where this could be possible.

Setting up stand-alone events or joining public events on college campuses and high schools was the most popular idea. These opportunities could include tabling booths, workshops, after-school programs, or simple visits as guest speakers to classrooms. Such activities could also include partnerships with local and national financial institutions to bring more resources to the table.

The next idea was social events within the local community. These could include social gatherings with music, fun activities, and food, where BWI representatives have one-on-one, or group talks with community members and facilitate positive change. BWI can also participate in community fairs organized by community centers seeking to help underserved demographics who may very well be suffering from financial hardship. Events that “bring people together and at the same time provide some useful information,” noted one participant. Another participant suggested that BWI could offer special programs to college students such as internships or volunteer programs where they support BWI, get hands-on experience, and learn more about financial literacy.

The participants believed in several values and benefits that should be associated with volunteer opportunities. “[They should be] something that contributes to the greater goal,” and gives a “good reputation [to BWI],” said two participants. They believed that BWI should not necessarily be the face of an

impactful activity or event as it can provide real support in the background while making the event and its impact the star of the show. In short, participants expressed their interest in helping BWI provide genuine financial assistance to the Inland Empire community where they can enjoy helping others while learning and receiving benefits in the process.

In conclusion, the two focus group sessions provided a great amount of insight into the population BWI is seeking to connect with. Focus groups provided a chance for the participants to answer some important questions and engage in dialogue with one another. The first portion of the analysis, regarding effective messaging, informs the communication aspect of the IMC plan, while the second part, financial literacy, informs the operations aspect. The most important takeaways from the data analysis can be found in the IMC plan section of this manuscript.

CHAPTER FIVE

THE SWOT ANALYSIS

The SWOT analysis is a fundamental tool in any organization's toolbox to evaluate its position in the market and is widely used to analyze the internal and external environments of organizations during times of indecision (Rozmi et al., 2018). It involves identifying internal and external factors that are either favorable or unfavorable to achieving the organization's goals (Gürel, 2017). According to Benzaghta et al. (2021), the strengths of an organization include internal attributes and resources that provide an edge over the competitors. They are positive contributing factors that impact the potential success of an organization. The identification of the strengths helps an organization to strategically use its competitive edge to effectively achieve the predetermined objectives. The weaknesses, on the other hand, are internal factors that place an organization in unfavorable spots compared to its rivals. These are properties that an organization is either lacking entirely or performing below standards. Once these weaknesses are discovered, an organization can move to address them for improvement and minimize risks. Opportunities are external factors that an organization can tactically use to its benefit. They are favorable trends or conditions that present opportunities for potential development and growth. By figuring out these opportunities, an organization can capitalize on them and expand its presence in the market. Lastly, threats are the other external factors that may negatively impact an organization's performance. They are risks or

challenges an organization could face from the public, competitors, or anything else in its industry. Through identifying these threats, an organization can take measures to minimize or eliminate potential risks to keep the organization safe. Overall, a SWOT analysis provides valuable insights into an organization's internal and external factors and helps it to make informed decisions. The BWI board members assisted in identifying these internal and external factors.

Strengths

BWI needs to build upon its strengths to realize its present and future goals. The first thing to understand about BWI is that it is a passion project. As a nonprofit, the board members stand to gain no income for their work. They do what they do because they simply want to and enjoy helping their community. This authenticity helps BWI establish a genuine connection with the people of the Inland Empire. Bobbi Albano, BWI president and CEO of California Curb Appeal, believes that the passion of the board's diverse members allows them to discover opportunities to help their community. Monica George, BWI vice president and seasoned realtor at California Curb Appeal, states that BWI turns these opportunities into a range of flexible projects that either help individuals and organizations or assist them in finding the support they require. According to Lacey Kendall, BWI board member and broadcast media consultant at four colleges, not only do the board members come from diverse backgrounds with years of experience and expertise, but they are also incredibly well-connected

and known in the community. They each have notable human and infrastructure resources to their advantage. It also helps that the board members like each other a lot and have formed a friendly circle. Thus, they work together quite well with very infrequent disagreements. Kendall sees the board members as financial medics who live in the present based on contemporary issues. She explains how everything may be as quiet as a library in one moment, and chaotic as a fire station when the alarm goes off. She continued by saying that BWI board members are always vigilant and ready to jump into action once they are needed by the community. Such internal factors heavily contribute to BWI's ability to make an impact on the Inland Empire community and meet people exactly where they are. The passion, expertise, and unity of the board members appear to be BWI's strongest suits.

Weaknesses

As a small nonprofit, BWI must recognize its weaknesses in order to address them for improvement and minimize risks. The biggest issue right now at BWI is a lack of funding, according to Albano. As a potential solution, Adrian Hermosillo, BWI board member and operations manager at Cal-SOAP, argues that BWI could benefit from better writing for potential grants to increase the chances of receiving them. Grants would help with funds and push BWI to have an actionable plan to execute, including definitive services and goals. However, as an organization that thrives off of the board alone with no current staff, Kendall

mentions that the sole source of funding has been grants. Unfortunately, the grants have not been enough to start and complete all the projects needed in the community. Scott Olivas, BWI board member and sales manager at CrossCountry Mortgage, is convinced that BWI needs other funding sources to take on more projects and help more people. George suggests a membership program, with a monthly fee and premium benefits, to generate a secondary source of funding. Considering the time constraints of board members, George believes that BWI also needs a volunteer program. She thinks a marketing campaign, both online and offline, could assist BWI in kickstarting these programs.

Moving on from funding, Albano describes how time constraints make it difficult for BWI to create a detailed funding plan. Kendall explains that this problem arises from the fact that almost every board member is a leader of some department or organization, and therefore quite busy. This often affects board meetings and results in absences. Despite that, Olivas emphasizes that the board members need to be more committed to what they say they will do. He feels like they have great ideas that they discuss, yet many never see the light of day. Going back to the funding problem, he thinks that this issue has to do with funding as well. It seems that more direct and effective marketing, along with the creation of volunteer and membership programs can resolve a good number of BWI's weaknesses.

Last but not least, BWI needs to increase its digital presence, particularly on the two social media platforms of Instagram and Facebook. At this moment, BWI is only present on Facebook, with 287 followers as of July 2024, with no account on Instagram. Thus, the main weaknesses of BWI include inadequate funding and other resources, time for board members, and digital presence.

Opportunities

BWI can capitalize by finding optimal opportunities to expand its presence in the community. The sheer number of people who need financial mentoring is the biggest reason for BWI's existence, according to Albano. She affirms that the majority of these people are early adopters who are unlikely to be seeking advanced advice. Therefore, BWI board members can be easily viewed as expert advisors. George feels as the economy shifts; people start to easily see the need for better financial literacy. "Low housing inventory drives more people to find information on how to get housing and improve their financial wealth for the future in this changing market", she continues. This places BWI in an opportune position as the organization's research has shown that there is no other similar group in the Inland Empire doing similar work. "This allows the group to bend with the moment or as needed towards projects," Kendall confirms. Grants remain an opportunity and the primary source of funding for BWI. Olivas admits that BWI needs another board member who is proficient in writing and applying for grants. On top of grants, Hermosillo considers partnerships and collaborations

to be an excellent opportunity for BWI to explore. As an example, he mentions working with BWI's partners in the education sector, which would allow BWI to access more community projects. In conclusion, the region's need for financial literacy, BWI's unrivaled position, and potential partnerships seem to be the most agreed-upon opportunities for the organization.

Threats

By identifying threats, BWI can take precautionary measures to minimize or eliminate potential risks and keep the organization safe. Albano sees the lack of an income stream as a major threat to BWI. Olivas is also concerned about the threat of insufficient funding which would significantly limit BWI's ability to help people in the community. He expresses his concern for the overall future of BWI without proper funding. George argues that BWI needs projects that directly result in paid memberships and increased contributions. She is certain that BWI cannot get far without more funding, volunteers, and other resources, except for providing free education at the cost of board members. Kendall believes these projects must also be exciting for board members to be a part of. "The board members find this work exciting, but in between those projects, the mundane workshops, and similar events seem to bore them," Kendall expands. As mentioned before, BWI has historically thrived in critical instances where the board members rushed in and saved the day, for the homeless, students, churches, and businesses during lockdown in the pandemic for example. She

explains that BWI has lost a number of impactful members due to this very reason. She fears that a lack of constant exciting projects may cause more board members to leave. Last but not least, Hermosillo expressed his concern for BWI staying stagnant and not finding its niche. He believes that BWI needs to find the one thing it is good at and do that extremely well. To wrap things up, the threats of insufficient funding, resources, and exciting projects seem to be the biggest risks that BWI faces today.

CHAPTER SIX

THE IMC PLAN

Plan Development

There are eight stages in the proposed IMC plan. First, the SWOT analysis covers the internal matters of strengths and weaknesses as well as the external issues of opportunities and threats to the organization. Second, target audience analysis goes over important information and statistics to get more familiar with the project's population. Third, key findings from focus groups go over important takeaways from the participants while secondary research covers valuable lessons to learn from previous successful and failed IMC campaigns. Fourth, the objectives are based on the SMART framework to identify quantifiable goals that are specific, measurable, achievable, relevant, and time-bound. Fifth, messaging covers various facets such as theme, tone, colors, etc. Sixth, the most effective digital and physical communication channels are discussed. Seventh, the ways to develop and implement all the ideas and content pieces are examined. Finally, the eighth stage is about monitoring and evaluations during and post-implementation. Various methods are recommended to improve different sections of the plan. The previously mentioned theoretical frameworks each play a role in these stages.

The AIDAR marketing model is used to guide community members through the different stages of their engagement with BWI. Though all five

phases of AIDAR, attention, interest, desire, action, and retention, are important, there is an extra emphasis on the attention and interest phases of the model since this would be BWI's first big marketing campaign. In the near future, BWI can move to the latter stages of desire, action, and retention once the organization has found a solid and consistent audience to build on. The main goal of these marketing efforts is to convert community members into loyal BWI members with whom BWI seeks to have relationships. The relationship management theory of public relations was deployed to ensure that the audience members understand that BWI seeks to build long-lasting and mutually beneficial relationships, not temporary interactions. As noted before, BWI is aiming to become more than a brand — a community and a culture. BWI also aims to secure paid members and volunteers and raise donations for the betterment of the Inland Empire community. While these features all contribute to the professional side of this project, the focus groups in turn contribute to the academic side and further enhance the IMC plan.

The Professional Plan

Executive summary: This is an integrated marketing communications (IMC) plan for the Building Wealth Initiative (BWI). The organization benefits from a unique position in the Inland Empire market due to its capacity to provide diverse financial services. This campaign is about raising the financial literacy levels of young Inland Empire residents and helping them with their financial needs. The

primary goal is to appeal to the younger audience and convince them to become paid members. The secondary goals include BWI increasing its overall community presence and engagement and securing donations using its unique selling points (USP). These objectives are created with the SMART framework (specific, measurable, achievable, relevant, time-bound) in mind.

Communications take place using digital and physical channels to increase BWI's impact on the Inland Empire community. The plan's overarching theme is "Equal financial opportunities for everyone."

- **SWOT Analysis¹**

- **Strengths**

- The only local nonprofit specializing in financial literacy and services (Best USP)
- Authenticity and philanthropy since BWI is a passion project
- Passion, unity, and collaboration of the diverse board
- Extensive and flexible financial services (USP)
- Strong community network with leaders, business owners, educators, etc.
- Adaptability to contemporary financial issues (USP)
- Unbiased unlike large financial institutions (USP)

- **Weaknesses**

- General lack of funding:

- For vital community projects involving specific services and goals
 - With no additional funding streams
 - While missing an expert grant writer
 - No paid members
 - No staff members
 - Few or no volunteers to help with tasks (e.g., event planning and executing)
 - Insufficient commitment to realizing great ideas
 - Limited online presence (Only present on Facebook)
 - Not selecting financial niche(s) BWI is most equipped for
 - No communications/marketing specialist
- **Opportunities**
- Residents, especially young adults, in dire need of financial literacy
 - Frequent economic shifts create a need for financial mentoring that prioritizes adaptability and planning
 - Partnerships and collaborations with local and regional organizations
 - Availability of media and social media for authentic storytelling

- **Threats**
 - Shrinking availability of state grants and funding opportunities
 - Loss of board members due to a lack of exciting community projects
 - BWI's message might not be effectively conveyed on social media if it is not shared enough or is overshadowed by competing messages
- **Target Audience Analysis**
 - **Target audience**
 - College graduates and graduate students
 - Typically aged 22 to 30
 - Residing in the Inland Empire
 - Fluent in English or Spanish
 - **Justification**
 - Their financial vulnerability and insufficient financial knowledge
 - Alignment with BWI's mission to help young adults in the Inland Empire
 - Highly engaged with social media and actively making financial decisions

- Constantly seeking educational and/or fun content to consume
- **General**
 - 666,060 people (14.3% of the population) aged 20 to 29 (50% M - 50% F)
 - Per capita income is \$33,494.5 vs. California's \$46,661
 - 24% of the population have a bachelor's or higher vs. California's 37%
 - 91.5% of people know English and/or Spanish (54% Hispanic population)
- **Homeownership**
 - 1,443,666 households (3.2 people per on average)
 - 90% of the space is occupied (66% owner and 34% renter)
 - 74.5% single-units, 18.5% multi-units, and 7% mobile homes
 - \$529,900 median house value vs. California's \$715,900
 - 49% of houses cost between \$500,000 and \$1,000,000
 - 59% of San Bernardino households can afford entry-level family homes
 - 49% of Riverside households can afford entry-level family homes

- **Key Findings from Focus Groups and Secondary Research**
 - **Communications and marketing**
 - *Participants shared their social media platforms of choice and how they use each one. The key findings include participants using:*
 - The following apps the most: 1) Instagram 2) TikTok 3) Facebook
 - Instagram for educational and business-related content
 - TikTok for more light-hearted content and the younger generations
 - Facebook for more interconnectivity and the older generations
 - *Participants spoke about their views on preferred social media marketing (SMM) components. Some key findings include participants:*
 - Having a highly negative view of paid social media ads
 - Always in search of a sale or a good deal
 - Looking for sincere, authentic, and less aggressive/subtle marketing

- Wanting content showing BWI helping people and inviting others to join
- Believing in earning word-of-mouth marketing based on trust
- Acquiring BWI to avoid overpromising and underdelivering
- Seeing BWI as a passion project, not a cash cow
- Searching for Yelp and Google reviews before making financial decisions
- Crediting influencer marketing as effective
- *Participants talked about their preferred SMM engagement strategies and believed BWI should:*
 - Invite people to share BWI content and also create their own (user-generated content)
 - Ask people to use certain hashtags and tag BWI
 - Showcase positive engagement with the community
 - Share all the information in the post itself, not just in the caption
 - Include English and Spanish subtitles in videos, and easily followed instructions and content to increase accessibility

- Add suitable music to posts, stories, and videos, if possible
 - Do giveaways, polls, and other ways of calling for engagement
 - Add donation boxes/links
 - Promote potential BWI merchandise
 - Provide honorary videos, emails, and/or recognition on the website
- *Participants discussed their favorite tone and delivery for online content. They were looking for:*
 - Diverse tones (e.g., educational, motivational, laidback, funny)
 - Enthusiasm, vocal variety, facial expressions, and hand gestures in videos
 - Content that avoids over-hyping, awkwardness, and/or cringe
 - Credible, emotional/passionate, and logical people
 - Impactful and inspiring stories with invitations to act
 - Content that maintains viewers' attention span with the right tone, music, and sounds
 - Appropriate video length — a maximum of five minutes

- Quality sound and visuals
- *Participants mentioned their SMM red flags, things they do not want to see. They include:*
 - No transparency and only showing the good
 - Overpromising and underdelivering
 - False claims and/or lying
 - Grammar mistakes
 - Inclusion of political views
 - Copy-pasted from other sources or written by AI
 - Unethical partnerships with infamous organizations
- **Financial mentoring and advising**
 - *Participants voiced their financial future and its challenges. They believed young adults:*
 - Appear to be concerned about their financial future
 - Require help with the A-Z of buying a house
 - Need secondary streams of income
 - Look for better credit and loan management
 - Are interested in retirement plans and different bank accounts
 - Seek ways to overcome financial disparities among regions
 - Hope for more accessible financial information

- Want to see content adhering to DEI
- *Participants expressed their preferred means of receiving financial guidance that requires BWI to:*
 - Create a “safe haven” for members to share their concerns
 - Focus on videos as the main type of online content
 - Consider starting a podcast
 - Incorporate credibility and reliability in all aspects of BWI
- *Participants communicated their preferred methods of delivery for financial literacy and services. Which included:*
 - Workshops offered both in person and on Zoom
 - One-on-one consultations either in person or on Zoom
 - Website features to book consultations and register for workshops
 - Online resources such as videos and documents
- *Participants expected certain benefits and costs of monthly subscriptions. They were looking for:*
 - A highly personalized financial roadmap
 - Customized bi-weekly newsletters through email
 - Weekly calls from BWI

- Email responses within 24 to 48 hours
- Members-only section on the website with exclusive content
- Use of novice, intermediate, or expert language depending on the member's financial literacy level
- The introduction of a BWI credit system. Suggestions for the name of the points include:
 - Wealth points (W points)
 - Savvy points
 - Smarty points
- Actions that earn credit points such as:
 - Donations
 - Volunteering
 - Paid memberships
 - Attending workshops
 - Booking consultations
 - Participating in online challenges and campaigns
 - Referrals resulting in new members
- Different membership tiers with hypothetical names like:
 - Level 5: Prosperous Patron

- Level 4: Money-wise Maven
- Level 3: Savings Star
- Level 2: Budget Buddy
- Level 1: Seed Sower
- Various donation tiers with recommendations such as:
 - Diamond Donor (\$5,000 and above)
 - Platinum Philanthropist (\$1,000 - \$4,999)
 - Gold Giver (\$500 - \$999)
 - Silver Supporter (\$300 - \$499)
 - Bronze Benefactor (\$100 - \$299)
- Possibilities to spend points on things such as services, membership upgrades, merchandise, etc.
- The option to share points among those in financial hardship
- Several donation options on BWI's social media and website for funds, clothes, products, or any other useful resource
- Subscription fees with membership being pitched as an investment that returns way more than the following prices:
 - Free: For people in extreme financial hardship
(Pay later)

- \$5: For people in financial hardship (Pay later)
- \$10/\$15: For college students and recent graduates
- \$20 - \$60: For everyone else based on their service selection
- Supplying members with special deals by other organizations
- *Participants had suggestions for volunteering and other opportunities including:*
 - Introducing volunteering programs for events, internships, etc.
 - Inviting financial experts for BWI events
 - Organizing community events where BWI representatives have one-on-one or group talks
 - Participating in fairs for underserved communities
 - Providing background support for the greater good when needed
 - Hiring two specialists or interns for marketing and graphic design
- **Key takeaways from previous IMC campaigns**
 - Successful campaigns teach:

- Authenticity and purpose-driven marketing can resonate deeply with consumers (Dove's Real Beauty)
- Boldness and consistency in messaging can build a strong brand identity (Nike's Just Do It)
- Creativity and humor can create viral success (Old Spice's The Man Your Man Could Smell Like)
- Personalization can create a direct connection with consumers (Coca-Cola's Share a Coke)
- Simple and clear messaging that highlights product benefits can be highly effective (Apple's Get a Mac)
- Creating remarkable and newsworthy events can drive brand visibility (Red Bull's Stratos)
- Relatable content can capture the audience's attention (Budweiser's Whassup?)
- Failed campaigns caution to:
 - Beware of insensitive or tone-deaf messaging (Pepsi's Live for Now)
 - Be prepared for unintended consequences in user-generated content campaigns (McDonald's #McDStories)

- Be aware of potential cultural and racial sensitivities (Nivea's White is Purity)
- Understand privacy concerns and respect consumer boundaries (Burger King's Whopper Sacrifice)
- Understand your audience and avoid alienating potential customers (Sony's All I Want for Xmas is a PSP)
- Be mindful of timing and context in social media campaigns (Qantas' #QantasLuxury)
- **Objectives (Within one month and three months of campaign launch)**
 - Social media followers
 - Gain 70 and 150 followers on LinkedIn
 - Gain 200 and 400 new followers on Facebook
 - Gain 200 and 400 followers on TikTok
 - Gain 300 and 600 followers on Instagram
 - Reach 1,000 and 2,000 views for the YouTube video
 - Members and volunteers
 - Gain 15 and 30 paid members
 - Gain 20 and 40 part-time volunteers
 - Donations
 - For the upcoming business mixer and future fundraising events

- \$1,000 - \$3,000
 - Engagement rates
 - 3% click-through rate (CTR)
 - 3% engagement rate on Instagram, Facebook, and TikTok
 - 100 attendees (For four events during the three-month campaign)

- **Message**

*Messaging must remain consistent to maintain its IMC status

- **Catchy slogans:**
 - For your every financial need
 - Empower your future
 - Unlock financial freedom
 - Money wisdom for all
 - Invest in knowledge
 - Navigating finances together
 - Empower, educate, elevate
 - Financial confidence starts here

- **Theme**

This campaign is about raising the financial literacy levels of young Inland Empire residents and helping them with their financial issues

- Theme: Equal financial opportunities for everyone
- Color palette:
 - Primary: Pure white (#FFFFFF)
 - Secondary: Medium green (#3D9970)
 - Alternative: Golden yellow (#FFDF00)
 - Alternative: Light green (#58B88D)
- Style: Contemporary and professional
 - Justification: Correspond with professional education, hard-working people, and appeal to young adults
- **Voice** (Personality): Friendly and professional
- **Tone** (Expression of personality): Personal (More to be explored)
- **Fonts**: Reem Kufi Regular (Primary), Arial (Secondary), Helvetica (Alternative)
- **Culture and beliefs**
 - Diversity, equity, & inclusion (DEI)
 - Equal chances for everyone
 - Information accessibility
- **Inspirational organizations**
 - Jumpstart.org
 - Moneythink.org
 - iMentor.org
 - Practicalmoneyskills.com

- **Communication Channels**

- **Digital**

- Social media

- Instagram (Visually diverse platform with a younger audience)
 - TikTok (Great for the younger audience with short and fun videos)
 - Facebook (The most used social media and for the older audience)
 - A Facebook group for members to interact
 - YouTube (For longer videos and shorts)
 - LinkedIn (For professional networking and strategic partnerships)

- Email for:

- Newsletters
 - Updates on membership and financial plan
 - Calls to action (e.g., volunteering, donating, advocating)
 - Sending personal invitations to join BWI
 - Surveys and feedback
 - Holidays with deals
 - Upcoming event promotion

- Special announcements
- Stories and testimonies
- Website
 - Redesign for new infrastructure to accommodate the plan with:
 - Membership choices and payment methods
 - Donation box
 - Dedicated page on all the ways to support BWI
 - Upcoming events
 - Booking one-on-one consultations
 - Success stories
 - Credit status and options to use points
 - Special page to honor members and donors
 - Search engine optimization (SEO)
 - Keywords: Use the most searched words and phrases
 - In titles, snippets, on-page content, and URL
 - Find them on Semrush, Soovle, Jaaxy, Search Console, Moz, etc.

- AnswerthePublic for finding the topics and questions people ask that are related to a keyword or industry
- Quality content: Provide unique and useful content
 - Lengthy home page (1,000 to 2,000 words)
 - Offer personalized content that solves problems
- Link building: Connect pages with one another
 - Commonly known as backlinks/hyperlinks
 - Internal links to connect with other BWI pages
 - External links to connect with other websites and social media
 - Regularly check to avoid having dead links
- Website architecture: For maximum usability
 - Keep every page within three clicks from the home page
 - Use a simple pyramid-like structure

- Aim for the highest accessibility possible
 - **Physical**
 - Word of mouth
 - Flyers
 - Brochures and business cards
 - Billboards and posters
 - Local partnerships
 - **Others**
 - Getting featured on other social media platforms, websites, and magazines
 - Potential local TV and radio coverage
- **Development and Implementation**
 - **Budget:** \$1,000 - \$2,000
 - Will be secured through a BWI fundraising event
 - Will be mainly used to create a high-production value introductory video
 - The rest will go to other marketing and communication expenses
 - **Optimal opportunities** (To find and engage with local young adults)

- Social media and in-person endorsement by locally known influencers, educators, leaders, sportspeople, philanthropists, and organizations
 - Local universities and colleges
 - Career fairs
 - Huge events with tabling opportunities (e.g., homecoming)
 - Collaboration with their financial literacy centers
 - City libraries
 - Professional job fairs
 - Festivals and community events
 - Popular organizations to advertise BWI through physical and digital means
- **Content pieces (Educational and/or fun)**

*Almost all pieces must be interconnected through links

- Social media posts (For PR and relationship-building)
 - Graphic designs for event promotion with real/not stock images
 - Recaps with authentic photos
 - Videos showcasing success stories, member testimonies, etc. with music and sounds (Best type)
 - User-generated content

- Promotional graphic designs with or without photos
- Useful infographics
- Useful online apps and tools
- Recording snippets from previous webinars and workshops
- Polls, quizzes, and challenges with prizes
- Website
 - Bi-weekly blogs (Could be the same as newsletters)
 - Full recordings of previous webinars, workshops, etc.
 - Educational articles, guides, and books
 - Frequently asked questions (FAQs)
 - Free financial health assessments and quizzes
 - Specialized content addressing different financial topics like:
 - Homeownership
 - Loans
 - Credit
 - Retirement
 - Debt
 - Investing
 - Taxes
 - Bank accounts

- Introductory video (For advertising and persuasion)
 - Core Message: BWI is here to help with your every financial need
 - Make the audience care about BWI and its mission and give them a promise: A promise of change
 - Capture the truth of the Inland Empire's need for financial literacy and express how BWI feels about it
 - Length of a minimum of two and a maximum of five minutes
 - Characters: BWI board members and previous clients
 - Make use of Aristotle's rhetoric (LEP):
 - Logos: Logical appeal
 - Ethos: Ethical/credible appeal
 - Pathos: Emotional appeal
 - Take viewers on a journey using Monroe's motivated sequence:
 - Attention: Get the viewer's attention
 - Need: Show them their need or problem
 - Solution: Present them with a solution
 - Visualization: Help them visualize their success
 - Action: Call them to action

*All three parts of Aristotle's rhetorical triangle should be used in the solution and visualization sections

- Step 1: Open with a strong attention-getter like:
(Attention)
 - Short story (e.g., young adult making the wrong vs. right financial decisions and the consequences)
 - Powerful statistic(s)
 - Visual contrast: Financial chaos vs. financial stability
 - Thought-provoking question (e.g., think about your financial future, do you know enough?)
 - Endorsement from a well-known person in the community
 - Relatable dramatic scenarios (e.g., showing previous clients dealing with debt)

*Any of these suggestions can be combined
- Step 2: Feature BWI board members telling BWI's story of how it came to be and how it has been helping the community (Interest)

- Make viewers interested by showing them how they need BWI's services by providing facts, statistics, and examples
- Display the expertise and credibility of the board members
- BWI's story of consistently seeking to help the community unites the campaign
- Step 3: Use the testimonies and experiences of previous clients (Desire, retention, and LEP)
 - Previous clients talk about quality, accessibility, and personalized experience. They show BWI and its unique resources as the solution that has retained their trust and never left their side (They can talk about the quality of their life before and after BWI with no exaggeration)
 - Infuse a moment of wonder by board members talking about some tension in BWI's or client's journey to create anticipation and drama (e.g., will we be able to help them?)
 - Board members follow up by helping viewers visualize their success and showcasing BWI's capabilities and value (e.g., "Imagine yourself

in our safe hands and writing your own success story!”)

- Step 4: Call the viewers to action (Action)
 - CTA: Sign up for BWI’s low-fee membership (Get a free complimentary consultation before paying)
 - Could include a special promotion for the first 10 people
 - Connect to the attention-getter (e.g., answer the question proposed at the beginning, finish/update the story, etc.)
- Include links in the caption and call to action on the screen
- Use a catchy title and visually appealing thumbnail
- Make sure there are multiple ways to sign up
- Provide various ways for people to pay for their membership
- Maintain a consistent style that reflects BWI’s culture
- Use branded intros, outros, and watermarks to create familiarity and trust
- Ensure high-quality production (visuals and sounds)
- Maintain the attention span of the audience

- Keep enthusiasm and eye contact, make hand gestures, show facial expressions, and use vocal variety
 - Background music
 - Engaging sounds
 - Smooth transitions
- Sharing platforms: Social media, website, email
- Respond to comments on the video post
- **Campaign schedule:** Task owner, due date, and task description
- **Timing for social media posts:** Early mornings and late evenings
- **Tools and tactics**
 - Individuals
 - Board members specializing in various financial topics
 - Expert guest speakers
 - Potential interns/volunteers
 - Technology
 - Content creation²
 - Canva: Best for creating graphic designs
 - Unsplash: Best for finding high-quality photos
 - Sendible or Buffer: Best for social media management
 - Animoto or Biteable: For easy video editing

- ChatGPT or Jasper: AI tools for copywriting and editing
- Audacity: For recording and editing podcasts
- Sprout Social or Rival IQ: For competitive data analysis

*Leverage and use AI tools to BWI's advantage

- Email marketing³
 - Mailchimp: Best for all-in-one marketing
 - MailerLite: Best for selling paid subscriptions
 - GetResponse: Best for small to medium-sized enterprises
 - ActiveCampaign: Best for automated email marketing

- **Timeline: Three months**

*Create each week's content a week before release and plan one or two hybrid events per month

- **Week 0:**

- Redesign the website with the aforementioned new functionalities
 - Create accounts on Instagram, TikTok, LinkedIn, and YouTube
 - Acquire the suggested online tools to get familiar with

- Assign duties to board members and/or hire specialists or interns for marketing and graphic design
- Make other preparations as necessary

Month 1: Introduction and awareness

▪ Week 1:

- Day 1: The campaign launches with the introductory video
- Day 3: A blog post with detailed info about the video's content
- Day 5: Social media teasers (short clips from the video)

▪ Week 2:

- Day 8: Newsletter email featuring the introductory video
- Day 10: Educational blog post related to the campaign theme
- Day 12: Financial infographic on social media

▪ Week 3:

- Day 15: Service-focused blog post
- Day 17: Q&A session on social media (live or post)

- Day 19: Sharing user-generated content (e.g., testimonials, success stories)

- **Week 4:**

- Day 22: Educational video (tutorials, tips, etc.)
- Day 24: Social media challenge and/or giveaway
- Day 26: Recap of user interactions and feedback

Month 2: Engagement and education (Increase quality and lower quantity)

- **Week 5:**

- Day 29: Case study blog post
- Day 31: Email newsletter with educational content

- **Week 6:**

- Day 34: Webinars or live sessions
- Day 36: Promotional blog post with a limited-time offer

- **Week 7:**

- Day 39: Service-related infographic on social media
- Day 41: User-generated content spotlight

- **Week 8:**

- Day 43: How-to guide or eBook referral
- Day 45: Follow-up email with educational resources

Month 3: Conversion and retention

- **Week 9:**
 - Day 48: Video testimonials or case studies
 - Day 50: Promotional social media posts with CTAs
- **Week 10:**
 - Day 53: Blog post summarizing campaign progress and successes
 - Day 55: Email featuring success stories and testimonials
- **Week 11:**
 - Day 58: Educational video on advanced topics
 - Day 60: Social media live Q&A or AMA (Ask Me Anything)
- **Week 12:**
 - Day 63: Final promotional push with a limited-time offer
 - Day 65: Campaign wrap-up blog post
 - Day 67: A thank you post and email to participants with a survey
- **Monitoring and Evaluations**
 - **Gap analysis⁴**
 - During the campaign:

- Identify key performance indicators (KPIs) to track progress (e.g., number of new members, social media followers)
- Use analytics tools to gather real-time data on current performance (e.g., Google Analytics, social media insights, email marketing analytics) and track metrics such as reach, engagement, CTRs, and conversions
- Event attendees can be signed in and documented using a mobile app (Check-In, vFairs, Purplepass Ticketing)
- Compare actual performance with benchmarks and identify gaps between the expected and actual results
- Analyze the data to determine the reason(s) behind the gaps by looking for patterns or issues such as low engagement times, high bounce rates (leaving the website without any actions), or specific content underperforming
- Implement changes to address the gaps (e.g., adjust targeting, modify content, increase promotional efforts) and monitor the impact of the adjustments

- After the campaign
 - Gather all the relevant data from the entire campaign period and make sure to include all metrics (e.g., total reach, overall engagement, final conversion rates)
 - Compare the final results with the benchmarks and calculate the percentage for achieving each KPI
 - Identify the positive and negative factors that contributed to the gaps. Consider both internal factors (e.g., content quality, campaign execution) and external factors (e.g., community conditions, audience behavior)
 - Create a detailed report, with potential visual aids, outlining the goals, actual performance, identified gaps, and reasons for those gaps
 - Create strategies to address the identified gaps for the future through changes in content strategy, communication channels, budget allocation, or other areas
- **Community feedback**
 - Digital methods:
 - Online surveys and questionnaires (SurveyMonkey, Google Forms)

- Social media polls, posts, and direct messages
(Include a link and QR code)
- Embedded website forms
- Newsletter emails
- Physical methods:
 - In-person events
 - Suggestion boxes
 - One-on-one consultations
 - Phone calls
 - Community gatherings

IMPORTANT: Ensure personal confidentiality, question clarity, accessibility, and follow-up to show appreciation and describe how the feedback will be used (Include incentives if possible)

¹Information gathered from BWI board members, online research, and my personal observations

²According to the Digital Marketing Institute (2024)

³According to Forbes (2024)

⁴Gap analysis is another strategic planning tool that is used to assess the outcome of a project and compare it to the desired state or a benchmark

Limitations

The main restricting factor of this project is limited resources. The only source of funding was the SSI Graduate Research Award which went to research participants and not the project itself. Although this project is supported by people at both CSUSB and BWI, I was the sole researcher developing it. Moreover, I had little to no access to public relations and marketing professionals. In conclusion, the extent and quality of this project could have certainly been better. Nevertheless, there is hope that this IMC plan can help BWI become a regionally recognized organization in Southern California within the next decade.

Conclusion

Working with all the folks at BWI, my professors, and others who helped along the way has been nothing short of a great pleasure. By using IMC, AIDAR, and the relationship management theory, BWI can increase its community awareness and engagement. Furthermore, it should be able to gain paid members and volunteers and expand its influence in the Inland Empire region. It will be a long journey for BWI to become the community and the culture it deserves to be, but I have no doubts that if there is a group of people who can make it happen; it is those amazing people at BWI.

APPENDIX A
FOCUS GROUP QUESTIONS

1. What kind of social media platforms do you use most often? What makes you use those platforms specifically?
 - a. By any chance, does anyone listen to any radio stations? Which ones and why?
2. What kind of advertising/marketing campaign on social media have you paid attention to? What did you like about them?
3. Have you been part of any social media advertising/marketing campaigns?
 - a. By being part of, I mean engaged with in some way.
 - b. Maybe posted user-generated content or used a hashtag or something similar.
4. What language or tone resonates with you the most when it comes to online content? (e.g., educational, motivational, humorous)
5. Is there anything you would NOT want to see in a social media advertising/marketing campaign? How so?
6. What are some words that describe how you think about your financial future?
 - a. Please remember not to share anything specific about your own finances.
7. What kinds of issues relating to money or finances are important to you?

- a. Perhaps ones that you would like help with or guidance on? (e.g., investing, budgeting, saving, IRA (individual retirement account), mutual funds)
8. How do you get most of your financial guidance now? (e.g., online, family/friends, books, classes, or paid experts)
 - a. Are there any obstacles that you face?
9. If you could get guidance from a local nonprofit that specializes in financial literacy, how would you like to experience that guidance? (e.g., workshops, one-on-one consultations, online sources)
10. Think about a local nonprofit that specializes in financial literacy, what monthly benefits would you expect to get out of being a member of such a nonprofit?
 - a. How much would you be willing to pay for such a membership?
11. What types of experiences would you be interested in, or do you think are needed in the Inland Empire community?
 - a. Maybe to even volunteer to help organize it? (Community event or activity)
12. Is there anything you would like to share that we didn't cover today?

APPENDIX B
IRB APPROVAL LETTER



do-not-reply@calstate.edu
to me, Theo.Mazumdar

Mon, Mar 11, 11:46 AM ☆ ↶ ⋮



March 11, 2024

CSUSB INSTITUTIONAL REVIEW BOARD
Expedited Review
IRB-FY2024-108
Status: Approved

Prof. Biswagit Mazumdar and Ramtin Ranjpour
CAL - Communications
California State University, San Bernardino
5500 University Parkway
San Bernardino, California 92407

Dear Prof. Biswagit Mazumdar and Ramtin Ranjpour:

Your application to use human subjects, titled "Empowering Change Beyond Finance: An Integrated Marketing Communication Plan for the Building Wealth Initiative" has been reviewed and approved by the Institutional Review Board (IRB) of CSU, San Bernardino. The CSUSB IRB has weighed the risk and benefits of the study to ensure the protection of human participants. The study is approved as of March 11, 2024. The study will require an annual administrative check-in (annual report) on the current status of the study on March 10, 2025. Please use the renewal form to complete the annual report.

This approval notice does not replace any departmental or additional campus approvals which may be required including access to CSUSB campus facilities and affiliate campuses.

If your study is closed to enrollment, the data has been de-identified, and you're only analyzing the data - you may close the study by submitting the Closure Application Form through the Cayuse Human Ethics (IRB) system. The Cayuse system automatically reminds you at 90, 60, and 30 days before the study is due for renewal or submission of your annual report (administrative check-in). The modification, renewal, study closure, and unanticipated/adverse event forms are located in the Cayuse system with instructions provided on the IRB Applications, Forms, and Submission Webpage. Failure to notify the IRB of the following requirements may result in disciplinary action. Please note a lapse in your approval may result in your not being able to use the data collected during the lapse in the application's approval period.

You are required to notify the IRB of the following as mandated by the Office of Human Research Protections (OHRP) federal regulations 45 CFR 46 and CSUSB IRB policy.

- **Ensure your CITI Human Subjects Training is kept up-to-date and current throughout the study.**
- **Submit a protocol modification (change) if any changes (no matter how minor) are proposed in your study for review and approval by the IRB before being implemented in your study.**
- **Notify the IRB within 5 days of any unanticipated or adverse events are experienced by subjects during your research.**
- **Submit a study closure through the Cayuse IRB submission system once your study has ended.**

The CSUSB IRB has not evaluated your proposal for scientific merit, except to weigh the risks and benefits to the human participants in your IRB application. If you have any questions about the IRB's decision please contact Michael Gillespie, the IRB Compliance Officer. Mr. Michael Gillespie can be reached by phone at (909) 537-7588, by fax at (909) 537-7028, or by email at mgillespie@csusb.edu. Please include your application approval number IRB-FY2024-108 in all correspondence. Any complaints you receive regarding your research from participants or others should be directed to Mr. Gillespie.

Best of luck with your research.

Sincerely,

King-To Yeung

King-To Yeung, Ph.D., IRB Chair
CSUSB Institutional Review Board

KY/MG

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