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Analysis Of Generation Z's Perceptions And Purchase Intention Regarding Direct-Selling Based Insurance Marketing Strategies In The Digital Age At PT. Lippo General Insurance Tbk., Semarang Branch Office

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Abstract

This study aims to understand Generation Z's perceptions of direct selling-based insurance marketing strategies in the digital era at PT Lippo General Insurance Tbk. Semarang Branch Office, identify the factors shaping these perceptions, and explore their relationship with insurance purchase intention. The study was motivated by the gap between the direct marketing approaches still commonly used by insurance companies and the characteristics of Generation Z, who tend to be more critical, privacy-conscious, and accustomed to searching for and validating information through digital media. This study employed a qualitative approach with a case study method. Informants were selected purposively based on their relevance to the research focus. Data were collected through semi-structured in-depth interviews with five informants, consisting of three Generation Z individuals and two employees of PT Lippo General Insurance Tbk. Semarang Branch Office, supported by observation and documentation. The data were analyzed using thematic analysis through the stages of data familiarization, initial coding, theme development, theme review, theme definition and naming, and report writing. The findings generated six main themes. First, Generation Z demonstrated resistance to conventional direct selling approaches perceived as sudden, aggressive, and intrusive to personal privacy. Second, acceptance emerged when agents applied an educational, communicative, and non-coercive digital-based consultative selling approach. Third, transparency regarding product benefits, costs, risks, exclusions, and claim procedures served as a foundation for building trust. Fourth, personalized offers determined the relevance of insurance products to prospective consumers' needs, lifestyles, and stages of life. Fifth, agents' digital footprints functioned as indicators of credibility and professionalism. Sixth, perception acted as a gateway to purchase intention, followed by cross-validation through social media, agents' digital profiles, consumer reviews, and other online information sources. The findings indicate that direct selling remains relevant

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to Generation Z when integrated with digital education, transparency, personalization, and online credibility. This study recommends reducing hard-selling practices, strengthening agents' personal branding, and utilizing social media as an educational channel before initiating personal communication with prospective consumers.

Keywords: Generation Z, direct selling, insurance, purchase intention, digital marketing.

INTRODUCTION

The insurance industry plays a crucial role in mitigating financial risks, including health, accident, and asset losses. However, insurance penetration in Indonesia remains relatively low compared to other Southeast Asian nations, indicating a significant gap between public awareness and actual purchasing decisions. This disparity highlights the need to evaluate marketing strategies, particularly in targeting the youth demographic as future consumers (Andrianto, 2026; Saputra, 2025). Generation Z represents a critical demographic for the industry's future. Composing a substantial portion of Indonesia's population and future workforce, Gen Z's growing financial independence and asset ownership present significant market potential. Consequently, business sustainability depends heavily on understanding their specific needs and communication preferences (Azhar, 2026).

As digital natives, Gen Z relies heavily on social media and independent online research to evaluate complex financial products (Gita et al., 2026; Masna, 2025; Southgate, 2017a). This behavior directly challenges conventional direct selling methods, such as cold calling and aggressive pitching, which Gen Z often perceives as intrusive. Southgate (2017a) notes that Gen Z is highly selective toward marketing messages, while Lou and Yuan (2019a) emphasize that digital consumers prioritize information quality over promotional intensity. Misaligned approaches can trigger consumer resistance and negative brand perceptions. Furthermore, the digital environment significantly shapes Gen Z's financial decision-making. Before purchasing, they scrutinize agents' digital footprints, user reviews, and financial influencers. Sokolova and Kefi (2020a) and Casaló et al. (2020a) highlight that perceived digital credibility and influencer trustworthiness directly influence message acceptance and consumer behavior. Similarly, Lestari et al. (2025a) link financial influencers and literacy to Gen Z's financial decisions. Thus, beyond mere information availability, establishing digital trust and transparent communication is vital for generating purchase interest.

This theoretical gap is evident in field observations at PT Lippo General Insurance Tbk, Semarang Branch. The company still predominantly relies on conventional direct selling, which clashes with Gen Z's critical and digitally-driven communication

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preferences, potentially fostering negative perceptions. Therefore, this study aims to investigate how Gen Z perceives direct selling strategies in the digital era, the underlying factors shaping these perceptions, and their impact on purchase intention. The findings will provide actionable recommendations for adapting marketing strategies to be more educational, transparent, and aligned with Gen Z's digital characteristics.

OBJECTIVE

This study aims to analyze direct selling strategies in the digital era, particularly targeting Generation Z, by examining how marketing approaches influence insurance sales and interest among this demographic. Specifically, the research seeks to: (1) analyze Generation Z's perception of insurance marketing through direct selling in the digital era; (2) identify factors in direct selling implementation that shape Generation Z's perceptions; (3) examine the relationship between Generation Z's perceptions of direct selling and their purchase intention for insurance products; and (4) formulate strategic marketing adaptation recommendations for PT Lippo General Insurance Tbk, Semarang Branch. The findings are expected to provide comprehensive insights into existing marketing strategies and assist the company in determining optimal communication approaches to enhance Generation Z's interest and awareness regarding the importance of insurance in the current digital era.

LITERATURE REVIEW

In competitive business environments, companies must develop effective marketing strategies, particularly in the insurance industry with its complex products. This is critical given Indonesia's low insurance penetration of 2.72% (Saputra, 2025) and the gap between understanding and purchase behavior (Andrianto, 2026). This foundation examines marketing strategy, direct selling, consumer perception, purchase intention, Generation Z characteristics, and digital media's role.

Marketing Concept

Marketing focuses on fulfilling consumer needs to achieve organizational objectives. Kotler and Keller (2016) emphasize that success depends on understanding target markets and delivering superior value. Modern marketing emphasizes customer satisfaction and long-term relationships. In insurance, marketing requires education, transparency, and trust-building due to product intangibility and complexity. This research integrates traditional direct selling with digital marketing via social media and influencers, considering Generation Z's digital-dependent decision-making.

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Marketing Strategy in Insurance Context

Strategy originates from Greek strategos, adapted into business as planning and directing resources to achieve objectives (Bracker, 1980). Strategy represents comprehensive plans for effective resource allocation (Suharyani Dwi Yenny+ & Djumarno, 2023). In insurance, marketing strategy is vital due to intangible products and high trust requirements. Direct selling through agents emphasizes personal interaction for product understanding and trust-building. However, Generation Z's preference for digital information sources (Southgate, 2017a) necessitates integrating direct selling with digital marketing, emphasizing transparency and non-intrusive approaches.

Direct Selling Concept

Direct selling involves direct seller-consumer interaction without intermediaries, typically through agents providing detailed product explanations and building personal relationships. In insurance, agents serve as sellers and consultants educating about benefits, risks, and procedures. Success depends on communication ability, credibility, and agent attitudes. However, Generation Z's preference for independent information-seeking and quick, transparent, non-coercive processes challenges traditional direct selling. Aggressive approaches risk generating negative perceptions and distrust.

Consumer Perception

Consumer perception is the process of selecting, organizing, and interpreting information to form meaningful product pictures, influencing purchasing decisions. In direct selling insurance marketing, perceptions toward agents and methods are determining factors. Negative perceptions (e.g., aggressive, non-transparent) lead to rejection, while positive perceptions (informative, non-coercive) enhance trust and purchase intention. For Generation Z, perception formation includes cross-validating information through agents' digital footprints and social media reviews before final perceptions form.

Purchase Intention

Concept Purchase intention represents consumer tendency to purchase after evaluating information, reflecting the pre-decision stage showing interest and purchase likelihood. In insurance, purchase intention differs from general products due to intangibility and long-term benefits, requiring longer consideration periods where trust and understanding are crucial. Young Indonesians remain hesitant despite understanding benefits (Redaktur AI, 2026). For Generation Z, purchase intention is influenced by transparent, accessible, non-coercive information delivery. Social media

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and influencers shape purchase intention through attractive, understandable information (Casaló et al., 2020a).

Generation Z

Generation Z, having grown in the digital era, exhibits unique characteristics and different information-seeking patterns. This generation, including Millennials and Post-Gen Z, dominates 68.92% of Indonesia's population (Azhar, 2026), making them significant market segments. Social media significantly influences their information-seeking, interaction, and consumption decisions (Gita et al., 2026). They are independent, critical, prioritize transparency, and rely more on digital information than direct sales recommendations. They avoid intrusive approaches, preferring informative, interactive methods providing decision-making freedom (Southgate, 2017a).

Social Media and Digital Influencer Marketing

Digital technology has made social media a primary information and influence channel. Indonesian digital behavior continues intensifying with AI development (Masna, 2025). Influencers impact perceptions and purchase intentions through credibility and emotional audience relationships, making messages more acceptable (Lou & Yuan, 2019a). Influencers positively affect purchase intention and trust through parasocial interactions (Sokolova & Kefi, 2020a). In insurance, social media and influencers increase Generation Z awareness and drive purchase decisions (Lestari et al., 2025a), serving as complements to conventional direct selling.

METHODOLOGY

This study employs a qualitative case study approach to deeply understand Generation Z's experiences and interpretations of direct selling strategies for insurance products at PT Lippo General Insurance Tbk, Semarang Branch. The case is limited to interactions between agents or marketers and Generation Z prospective clients through face-to-face meetings or digital personal communication. Case study method was chosen as it enables in-depth examination of phenomena within real-life contexts and specific organizational environments (Baxter & Jack, 2008; Crowe et al., 2011). This research prioritizes theme development over variable relationship measurement. Initial thematic focus encompasses direct selling implementation, agent communication styles and transparency, Generation Z's comfort in receiving offers, trust formation, digital information validation, and emergence or absence of insurance purchase intention. These foci served as initial data collection guidelines, while final themes were developed based on meaning patterns found in informant experiences. Thematic analysis was

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appropriately used to identify, organize, and interpret important patterns in qualitative data (Braun & Clarke, 2006).

Primary data were obtained through in-depth interviews with purposively selected informants based on research focus suitability. Interviews provided opportunities for informants to explain their experiences receiving insurance offers, assessing information clarity and transparency, considering agent credibility, and examining information through company websites, social media, consumer reviews, or other digital sources. When available, interview data were supplemented with observation and documentation to obtain comprehensive understanding of direct selling practices within the company context. Using multiple data sources helps strengthen understanding of the investigated case (Crowe et al., 2011). Data were analyzed through familiarization stages, initial coding, theme development, theme review, theme naming, and reporting. Research results are presented narratively based on main themes, accompanied by informant quotations demonstrating experiences, similarities, and differences in perspectives among informants. The findings are not intended for statistical generalization to all Generation Z but to provide contextual understanding of how they perceive direct selling, build trust, conduct digital validation, and consider insurance product purchase intentions at PT Lippo General Insurance Tbk, Semarang Branch.

RESULTS AND DISCUSSION

Data Description

The internship program underlying this research was conducted at PT Lippo General Insurance Tbk, Semarang Branch, from February 19 to June 19, 2025, involving direct observation of marketing activities and agent-client interactions. Initial observations revealed that the company's direct selling strategy has not been fully effective in reaching Generation Z, who tend to be critical and rely on digital validation before purchase decisions. This indicates a gap between conventional marketing methods and young consumers' communication preferences. Therefore, this research focuses on exploring Generation Z's perceptions of direct selling in the digital era to understand their experiences, perception-forming factors, and relationships with insurance purchase intention.

Respondent Description

Respondents were selected purposively based on direct involvement with the research topic, specifically experiences receiving or implementing insurance direct selling strategies. This criteria ensures respondents have direct marketing interaction experience, either as prospective consumers or strategy implementers, ensuring data relevance to research focus. The study involved five informants: three Generation Z

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individuals with varying experiences and perspectives on insurance direct selling, and two PT Lippo General Insurance Tbk, Semarang Branch employees with practical field experience implementing these strategies. Generation Z informants provide comprehensive insights into how cold calling and direct selling approaches affect their insurance consumption interest, while company informants offer practitioner perspectives.

Data Collection

Context Primary data were collected through in-depth interviews with two PT Lippo General Insurance Tbk, Semarang Branch employees and three Generation Z individuals residing in Yogyakarta. Direct interviews were chosen as the primary method as they enable researchers to ask questions directly, obtaining richer, deeper information based on informants' personal experiences and perspectives.

Table 1. Informant List

No	Name	Gender	Position
1	Informant 1	Male	Branch Manager
2	Informant 2	Female	Marketing
3	Informant 3	Male	Generation Z
4	Informant 4	Male	Generation Z
5	Informant 5	Female	Generation Z

Source: Researcher's Analysis (2026)

Initial Findings Summary

Initial interview results indicate that Generation Z's awareness of PT Lippo General Insurance's direct selling methods faces significant challenges. Most Generation Z informants expressed negative perceptions toward hard selling or aggressive approaches like cold calling and sudden public offers, considering them privacy-intrusive and not allowing independent research time. These perceptions become more positive when agents shift from product-selling to educational consultative approaches, as Generation Z is more open to approaches emphasizing information transparency and product relevance to their lifestyles. Beyond communication approaches, young consumers' trust is significantly influenced by digital validation. Agents with professional social media personal branding are considered far more credible than those without clear digital identities.

Findings also show that purchase intention does not emerge solely from direct selling interactions but through cross-validation processes, where Generation Z first searches social media and online reviews to confirm product credibility before purchasing. Regarding communication patterns, digital-based marketing communication,

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such as soft selling content on Instagram or TikTok, serves as an initial catalyst for building interest, subsequently opening opportunities for more personal communication through WhatsApp or face-to-face meetings. Overall, these initial findings indicate Generation Z's perceptual duality toward direct selling, which will be further analyzed through data coding to identify main research themes.

Data Analysis

This study employs descriptive qualitative analysis with thematic analysis techniques. The analysis process began with comprehensive coding of all in-depth interview transcripts, exploring two empirically interacting main perspectives: Generation Z informants as future market targets representing digital native characteristics, and PT Lippo General Insurance Semarang Branch marketing teams as company strategy implementers.

Data Coding

The coding process does not merely summarize text but aims to dissect, extract, and group keywords, central concepts, and implicit meanings from informants' subjective experiences into systematic, structured analytical categories. Data reduction and coding specifically map crucial phenomena relevant to research focus, including identifying young consumers' perceptions and resistance levels toward conventional direct selling methods, their expectations for product information transparency, urgency of agents' digital footprints, and Generation Z's cross-validation habits before purchase intention forms.

Table 2. Data Coding Summary

Theme	Quotes	Codes	Category
Gen Z Perception of Direct Selling	Discomfort with cold calling, feeling forced	Resistance to conventional approaches	Conventional Resistance
Factors Influencing Perception	Information transparency, product relevance, digital professionalism	Trust factors	Digital Credibility
Perception-Purchase Intention	Link Instant rejection from hard selling, cross-validation	Validation behavior Digital Validation	Perception-Purchase Intention Link

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			Instant rejection from hard selling, cross-validation Validation behavior Digital Validation
Strategic Implications	Educational content, consultative role, digital branding	Strategy adaptation	Marketing Transformation

Source: Researcher's Analysis (2026)

Theme Identification

Theme 1: Resistance to Conventional Direct Selling Approaches

The first theme highlights Generation Z's psychological responses to traditional direct selling execution. Based on field data, most informants showed significant resistance to proactive marketing methods like cold calling or aggressive hard selling, perceived as intrusive, coercive, and privacy-violating. As expressed by informants: *"I honestly feel uncomfortable when I'm relaxing and suddenly get a phone call from an insurance agent.*" (Informant 5, Female/Student) *"I feel too forced to buy the product and not given time to search on my own first."* (Informant 3, Male/Student) For digitally-literate Generation Z, such approaches are considered privacy violations, as they are accustomed to full control over content consumption timing and selection. This finding shows that resistance to conventional direct selling becomes an initial barrier that must be overcome before agents can build trust with young prospective clients.

Theme 2: Acceptance of Digital-Based Consultative Selling Approaches

The second theme shows Generation Z's perceptual shift from resistance to acceptance when agents change approaches from product-selling to educational consultation. Generation Z is more open to approaches emphasizing digital educational content before progressing to more personal communication. This is confirmed by informants: *"Generation Z target market, who spend more time looking at their phones, prefer educational content about the importance of insurance in the future."* (Informant 1, Male/Branch Manager) *"I believe that soft selling approaches through digital platforms will be far more effective than conventional face-to-face direct selling."* (Informant 4, Male, Generation Z) This finding proves that direct selling concepts relying on two-way communication remain relevant, provided approaches are adjusted to Generation Z's preferences prioritizing decision-making freedom and financial education needs before purchasing.

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Theme 3: Information Transparency as a Trust-Forming Factor

The third theme finds that information transparency is the main factor influencing Generation Z's perceptions of insurance agents. As critical consumers accustomed to verifying facts through the internet, Generation Z will immediately judge agents as non-credible if they appear to conceal product shortcomings or exaggerate benefits. As expressed by informants: *"If agents from the start don't dare to openly explain risks... it will create a negative stigma."* (Informant 3, Male, Generation Z) This finding shows that honesty in presenting terms, conditions, and claim exclusions is an absolute prerequisite for forming positive perceptions toward agents and insurance companies.

Theme 4: Offer Personalization as Product Relevance Factor

The fourth theme reveals that offer personalization is also a determining factor in Generation Z's perceptions. Informants expressed higher appreciation for agents offering products matching their specific lifestyle needs compared to general, irrelevant offers. This was conveyed by informants: "*Generation Z appreciates agents offering insurance according to their specific lifestyle needs."* (Informant 2, Female, Marketing Team) This finding shows that products less relevant to consumers' life stages will make Generation Z judge agents as merely pursuing policy closure targets without considering prospective clients' actual needs.

Theme 5: Agents' Digital Footprints as Credibility Factors

The fifth theme highlights the crucial role of agents' digital footprints in forming Generation Z's trust. Before receiving insurance product offers, Generation Z is accustomed to tracing agent backgrounds through social media. As expressed by informants: "If the agent's social media profile looks professional, they are much more trusted compared to agents without clear identities." (Informant 3, Male, Generation Z) This finding confirms that customer-oriented marketing in the digital era requires integration between offline and online credibility, where agents with professional profiles actively sharing financial literacy are considered far more trustworthy than agents without clear digital footprints.

Theme 6: Perception as Purchase Intention Gateway and Digital Validation

The sixth theme finds that purchase intention does not emerge instantly post-direct selling interaction. Generation Z always conducts cross-validation through social media and online reviews to confirm product credibility before their interest transforms into purchase decisions. This is strengthened by informant statements: *"After purchase intention emerges, Gen Z will switch to social media to search for reviews."* (Informant 4,

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Male, Generation Z) *"Influencer or financial expert opinions help convince before finalizing decisions."* (Informant 5, Female, Generation Z) Conversely, negative experiences or impressions that agents are too aggressive will immediately close purchase intention opportunities, as conveyed by informants: *"Bad experiences or overly aggressive agents will immediately close purchase intention opportunities."* (Informant 1, Male, Branch Manager)

This finding shows that perceptions formed from direct selling interactions serve as initial determinants, while cross-validation in the digital ecosystem becomes the final confirmation stage before purchase decisions truly occur.

Resistance to Conventional Direct Selling Approaches

Addressing the first research objective, this study finds that Generation Z exhibits strong resistance to sudden, aggressive direct selling methods, such as cold calling and unsolicited public offers. Informants perceived these approaches as intrusive and a violation of their privacy, placing them in unprepared situations to process complex insurance information. Crucially, this resistance reflects a rejection of the method rather than the product itself; even consumers with a latent need for financial protection will reject offers if the approach is disruptive. Generation Z desires autonomy over the timing, medium, and sources of their information. These findings align with Southgate (2017a), who notes that Generation Z's digital upbringing makes them highly sensitive to coercive marketing. High-intensity approaches do not increase acceptance but rather reinforce resistance, indicating that marketing strategies must prioritize consumer willingness to interact rather than merely increasing offer frequency.

Acceptance of Digital-Based Consultative Selling

The second objective explored the factors shaping Generation Z's perception. Findings reveal that this demographic does not reject personal agent communication entirely; rather, they demand a shift from transactional selling to educational, consultative engagement. This approach allows consumers to understand insurance benefits without pressure, fostering positive interactions. Digital media serves as a crucial initial touchpoint, enabling independent information access before progressing to personalized communication (e.g., private messages or agreed-upon meetings). This empowers consumers to control the interaction pace. These results support Ankitha and Basri (2019), who emphasize that interaction quality and information openness build trust in insurance marketing, and Lou and Yuan (2019a), who highlight the importance of information value for digital consumers. Thus, direct selling remains relevant if adapted into a two-way, education-focused process, bridging the gap between corporate communication needs and Generation Z's preference for informational autonomy.

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Information Transparency as a Trust Foundation

Transparency emerged as a primary driver of trust, directly addressing how perceptions are formed. Generation Z requires clear, balanced explanations of benefits, costs, risks, and claim procedures. Incomplete or overly technical information breeds suspicion, particularly when agents only highlight benefits while omitting limitations. Transparency involves honest, accessible communication; acknowledging risks enhances agent credibility by demonstrating a focus beyond mere transactions. Conversely, exaggerated promises damage trust. These findings align with Rai and Basri (2019), who link accurate, timely information to relationship quality, and Prasetyo et al. (2024), who stress the importance of reducing information asymmetry in insurance. For PT Lippo General Insurance, transparency must be a core communication standard, requiring agents to translate technical details into accessible language to mitigate negative prejudices and prevent post-purchase misunderstandings.

Offer Personalization as Product Relevance

Personalization significantly shapes Generation Z's perceptions of agents. Acceptance increases when products align with consumers' specific life stages, financial situations, and priorities (e.g., health or vehicle insurance for early-career individuals). Effective personalization requires agents to assess needs before recommending products, demonstrating genuine care rather than a sole focus on sales targets. Generic offers reinforce perceptions of impersonal, target-driven marketing. These results support Ankitha and Basri (2019) and Rai and Basri (2019), who identify agent orientation toward consumer needs as vital for relational selling and long-term trust. Personalization strengthens consultative selling; initiating communication by exploring needs ensures product recommendations are perceived as valuable consultations rather than forced sales.

Agent's Digital Footprint as a Credibility Marker

Addressing the role of the digital environment, findings reveal that agent credibility is evaluated not only through direct interaction but also via digital footprints. Generation Z routinely investigates agents' social media to verify professional identity, expertise, and consistency. Profiles featuring educational content and professional branding enhance trust by demonstrating industry knowledge, whereas empty or purely promotional accounts raise doubts. Discrepancies between offline interactions and online presence further erode trust. These findings align with Lou and Yuan (2019a) regarding source credibility in social media marketing, and Sokolova and Kefi (2020a), who link digital figure credibility to message acceptance. Agents function as digital professionals;

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therefore, companies must support agents in building consistent, ethical, and educational personal brands to reinforce offline credibility and encourage continued consultation.

Perception as a Purchase Intention Gateway and Digital Validation

Finally, addressing the linkage between perception and purchase intention, this study establishes that initial perceptions act as a critical gateway. Negative perceptions halt communication, while positive ones encourage further information seeking. However, purchase intention does not immediately translate to purchase decisions. Generation Z engages in rigorous digital cross-validation via official websites, social media, consumer reviews, and third-party content to verify agent claims and assess company reputation. This decision-making process blends personal experience with digital evaluation. These results support Ngo et al. (2024), who link social media information quality to Generation Z's purchase considerations, and Hanaysha et al. (2023), who connect trust and information usability to online insurance purchasing. Digital validation is a continuous process that can either reinforce or overturn initial perceptions. Consequently, PT Lippo General Insurance must ensure strict alignment between direct selling messages and the broader digital ecosystem to sustain consumer trust and drive purchase decisions.

CONCLUSION

This study concludes that Generation Z exhibits a perceptual duality toward direct selling in the insurance industry, rejecting intrusive, conventional hard-selling approaches while positively embracing educational, consultative selling that respects their informational autonomy. Addressing the research objectives, findings identify three dominant factors shaping this perception: information transparency, lifestyle-relevant personalization, and the professional digital footprint of agents. Crucially, these perceptions act as the primary gateway to purchase intention; negative perceptions immediately terminate consumer evaluation, whereas positive perceptions catalyze interest, which is subsequently subjected to rigorous digital cross-validation (e.g., via social media and online reviews) before any purchase decision is finalized. Theoretically, this research enriches marketing literature on digital consumer behavior and the necessary adaptation of conventional marketing strategies within complex financial services. Practically, it provides actionable guidance for PT Lippo General Insurance Tbk, Semarang Branch, to transition its field marketers from aggressive salespersons to trusted financial advisors. To minimize resistance and foster long-term loyalty, the company is strongly recommended to revise its direct selling Standard Operating Procedures (SOPs) to mandate transparent, balanced communication regarding product risks and claim exclusions, avoiding any overpromising. Furthermore, implementing specialized training in digital etiquette and personal branding across platforms like

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LinkedIn, Instagram, and TikTok is essential. This will enable agents to build credible digital identities, consistently share educational financial literacy content rather than promotional spam, and establish rapport prior to face-to-face interactions, thereby perfectly aligning corporate marketing execution with the analytical and digitally native characteristics of Generation Z.

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