

Reception Analysis on Sandwich Generation about Financial Literacy In Maudy Ayunda's YouTube Video

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Abstract

The sandwich generation phenomenon is prevalent in developing countries as family life is usually valued in these countries. One of the problems faced by the sandwich generation is financial literacy. Therefore, the purpose of this study is to further analyse the Sandwich Generation's reception of Maudy Ayunda's content on financial literacy. The data analysis used in this research is Miles and Huberman's interactive analysis. In this study, researchers used qualitative methods by interviewing 8 (eight) informants and used triangulation techniques. The theory used as a theoretical basis in this research is Stuart Hall's reception theory. Stuart Hall's Reception Analysis explains the existence of 3 (three) coding in receiving a message; namely dominant hegemonic, negotiated, opposition. The results of this study found 2 (two) things, namely; First, Sandwich Generation is receiving the message from Maudy Ayunda's content "Sandwich Generation: *Menanggung Biaya Hidup atau Gaya Hidup*" regarding to the financial literacy. This acceptance is based on the message they accept and adds new insight. Second, the negotiation position, informant can accept the messages but with different points of view. In this study, researcher did not find the coding of opposition informants.

Keywords: Reception Analysis, Sandwich Generation, Financial Literacy, YouTube

I. PRELIMINARY

As much seven from ten people in Indonesia is sandwich generation (Catriana & Djumena, 2022). The phenomenon of the sandwich generation is prevalent in developing nations since family life is usually valued in these nations. Living under the shadow of one's family is always encouraged in developing nations. Many individuals in underdeveloped nations, like Indonesia, still share a single roof with their grandparents and great-grandparents. one roof, with Indonesia under one of them. The sandwich generation is a generation that always puts aside their desires and ideals for the sake of their family's survival (Yeyeng & Izzah, 2023). Miller (1981) stated, Sandwich generation refers to the adult children of parents who are "sandwiched" between their aging parents and their own children who are entering adulthood, becoming highly stressed leads.

There are several factors that generate sandwich generation, one of which is financial literacy. The lack of financial literacy tends to cause individuals as the first generation not to prepare pension funds, so that when they enter an unproductive age, the second generation is needed to fulfill their needs. life. At the same time, in general, the second generation is already married and has children (third generation) (Nuryasman MN & Elizabeth Elizabeth, 2023). Sandwich generation has a double burden financially because they have to support their parents, children, and themselves. The increasing number of needs must be met, making it difficult for the sandwich generation to manage their finances, starting from meeting their living needs, education funds, health funds, and also retirement funds in the future. Whereas good financial planning is the key to getting out of the sandwich generation trap ("JANGAN JADI GENERASI SANDWICH," 2021).

Talkshow it's a contain the talking program that consist of two or three people discuss about issue or problems (Wibowo, 2009). Talkshow content on Youtube is familiar to the audience because many of the content creators choose talkshow content to make it easier bring in the guests star and the topic discuss it's about things occurred recently. In that content, content creators can change direction into comedy, viral news, politics and others. There is a lot of talk show content wrapped in names that are identical to the creator's content, namely podhub hosted by Deddy

Corbuzier, PWK (Podcast Warung Kopi) hosted by Praz Teguh, Spotlight hosted by Maudy Ayunda and many more. The names of these contents certainly characterize each YouTube channel. Interestingly, Spotlight content hosted by Maudy Ayunda only focuses on certain topics.

From all of many Maudy Ayunda YouTube video, the video entitled "Sandwich Generation: *Menanggung BIAYA hidup atau GAYA hidup?*" was chosen to be the object of research. The video was uploaded on July 27, 2023, until December 31, 2023 with 692,133 views and 235 comments. From all of the video in the Spotlight Content, this video is the most viewed. The importance to choose this as the object of this research which discusses the challenge of the sandwich generation that related to financial management also the phenomenon of sandwich generation that emerged recently.

With the background and problem state above, it's important to examine Maudy Ayunda YouTube Video, mainly about Spotlight Video Content: "*Sandwich Generation: Menanggung BIAYA hidup atau GAYA hidup?*" from the perspective of the audience mainly the people that belongs to Sandwich Generation. Therefore, Stuart Hall's Reception Analysis is used in this research. Reception Analysis is analyzing responses/opinions from the audience's point of view. With the Encoding and Decoding theory, media texts contain various messages that are encoded (created/inserted) by producers and decoded (understood) by audience. As a result, what we see is actually a presentation of what the producers want us to see. To conduct a reception analysis, there are various data collection methods, including group discussions, in-depth interviews, and participant observation.

II. LITERATURE REVIEW

A. Mass Communication

Various definitions of communication delivered by experts. In a book written by (Vivian, 2008, p. 450), mass communication is a mass medium whose purpose is to send messages to a large audience and also convey information, entertain, and invite. Mass communication has a characteristic, namely the ability of mass communication to reach thousands or even millions of people which is done through mass media, for example television, newspapers, etc. Dennis McQuail and Defleur in Riswandi (2009, p. 103) define: "Mass communication is a process by communicators using the media to circulate messages in large numbers, continuously and expected to affect large audiences in a variety of different ways."

B. New Media

New Media is a consistent technological learning, which has uses and realizes how to mediate in communication with technological forms and the change of communication in social implementation (Suryanto, 2015). With a variety of new media captivating our attention and also affecting conventional media. 'Internet' has become the center of attention in the most important collective activities of public use, such as online news, advertising, transmitting applications (including downloading music, etc.), forum and discussion, the World Wide Web (WWW), searching for information, and opportunities for the creation of certain communities (McQuail, 2011).

C. Social Media

Definition of social media according to Nasrullah (2015, p. 11) media on the internet that allows users to present themselves as well as connect, and conduct corporations, share, communicate, and build social ties virtually with other users. Another definition according to Boyt in Nasrullah (2015, p. 11). Social media is a combination of software that empowers individuals and the public to share, gather, communicate, and in other cases to play and collaborate. The power possessed by social media has the power of User-generated content (UGC) where content is created by its users, not by editors as is the case in mass media institutions.

D. YouTube

According to Budiargo (2015; 47) in (David, 2017), YouTube is an online video and the main purpose of the site is as a medium for searching, viewing and sharing original videos from all over the world via the web. YouTube videos were founded, in general, videos on YouTube contain videos of movie clips, TV, and videos made by their own fans (Marsella, 2019).

E. Audiences

Windahl and Signitzer (1992) in (Nasrullah, 2014, p. 55) define audiences according to mass communication is the individuals who have the awareness, willingly choose the media and messages they want to access.

F. Sandwich Generation

Miller (1981) stated, Sandwich generation refers to the adult children of parents who are "*sandwiched*" between their aging parents and their own children who are entering adulthood, becoming highly stressed leads. However, with the dynamics of change and development over time, there is an exchange of age ranges in the age category of the sandwich generation. In addition, according to Carol Abaya in Abramson (2015) the sandwich generation category consists of two, namely the club sandwich and the open-faced sandwich;

1. The club sandwich is an adult who is 50-60 years old and is crushed against elderly parents, children, and grandchildren, or you could say an adult individual aged 30-40 years with small children, aging parents, and grandparents.
2. The open-faced sandwich is regardless of age and who is involved in caring for the elderly relative.

G. Financial Literacy

According to Remund (2010) financial literacy is a person's standard of knowledge in interpreting financial concepts and the ability and provisions in managing personal finances which make short and long-term decisions with a healthy plan that takes into account environmental events and economic transformations that occur.

H. Reception Analysis

The term of Reception comes from Latin, which is none other than *recipere*, in English it is Reception, the act or action or an instant event of receiving (Merriam-Webster. (n.d.), 2023) . According to Jensen in Pujileksono (2015, p. 173) reception is an analysis of audiences that analyzes the factual process in which media discourse is adjusted through the application of discourse and audience culture in an in-depth way. The use of reception analysis is aimed at understanding the responses, receptions, attitudes and meanings made and created by the audience or readers of magazines or romantic novels, for example; the content of literature and writing in magazines (Ida, 2016, p. 160). Stuart Hall the one who created and pedestas of the to study about Audiences. According to Hall (1973) audiences carry out decoding of the media messages through three sequences of positions, namely: Dominant-hegemonic, Negotiated and Oppositional.

III. RESEARCH METHODOLOGY

A. Research Paradigm

According to Kriyantono (2006) a paradigm is our perspective in interpreting events or the behavior of the others. Guba (1990) in (Gunawan, 2017) explains that constructivism is knowledge that can be described as the result or result of human activity. Knowledge is created by humans, can never be considered a definite truth, but is important and can always change. Researchers use the constructivist paradigm in this study because the researcher wants to understand how individuals within the Sandwich Generation navigate the financial challenges associated on the video "*Sandwich Generation: Menanggung Biaya Hidup atau Gaya Hidup*".

B. Research Method

Qualitative research implies the utilization and collection of a variety of empirical subjects, such as case studies, personal experiences, introspection, observations, interviews, life histories, historical, interactional, and visual texts: which describe routine and problematic moments, and their meanings in individual and collective lives (Triyono, 2021). Qualitative approach is a speech, description, writing, and observable behavior of an individual, group, community, or certain organization in a certain setting that is studied as a whole and comprehensively (Sujarweni, 2014) . In this study, researchers used reception analysis, Stuart Hall's "encoding-decoding" model is the key to reception analysis that can explain how Sandwich Generation are interpret the of

financial literacy messages in Maudy Ayunda's YouTube channel video "Sandwich Generation: Menanggung BIAYA hidup atau GAYA hidup?". Stuart Hall's opinion regarding the "encoding-decoding" theory is the process of audiences receiving and producing benefits in the process of receiving media content (Ida, 2014).

C. Unit Analysis and Sampling Technique

- Unit Analysis

Pujileksono (2015) explains that the unit of analysis is a certain device that is taken into account as a research subject. According to Sugiyono (2008), qualitative research requires data obtained from various sources using varied data collection (triangulation) and is carried out until the data is saturated.

Table 1. Research Analysis Unit

Input	Analysis	Sub Analysis
YouTube Video Maudy Ayunda "Sandwich Generation: Menanggung Biaya Hidup atau Gaya Hidup?"	Stuart Hall Reception Analysis	1. Dominant-hegemonic 2. Negotiate 3. Opposition

Source: Processed by the Researcher (2024)

- Sampling Technique

With this understanding, informants are important in qualitative research because informants provide some of the data that will be worked on and analyzed by researchers. In selecting informants, purposive sampling technique was used. According to Sugiyono (2016) purposive sampling technique is a technique for selecting informants by means of certain comparisons and certainties.

The following are specific criteria for informants:

1. Informants that belong to the Sandwich Generation
2. Informants aged from 22 to 37 years old
3. Informants who watch the video "Sandwich Generation: *Menanggung BIAYA hidup atau GAYA hidup?*"

D. Data Collection

According to Sugiyono (2017), Data collection techniques are the most important step in research, because the main purpose of research is to get data. Without understanding data collection techniques, the researcher will not get the data specified in the data standards. Data collection consists of two, namely primary data and secondary data. Data collection that is used interview and documentation.

E. Informant Data

The data will take from 8 Informant, 7 Informant that belongs to Sandwich Generation and 1 Informant it's expert in financial literacy.

Table 2. Informant Data

Name	Job	Age	Dependents
Elni Siti Maryam	Teacher	32	Parents and Children
Rachmat Adriansyah	Employee	37	Parents and Children
Ryan Maulana	Store Clerk	23	Parents and Siblings
Aditya Hamka	Employee	29	Parents and Children
Resna Reformasi	Person in Charge of Health Equipment	25	Parents and Siblings
Felin Sri Wahyuni	Staff Analyst	22	Parents and Siblings
Siska Dewi Jayanti	Police	33	Parents, Son, Siblings

Practitioner Informant

Table 3. Informant Data

No.	Name	Age	Job Title
1.	Yoseph Indrayana	52	Executive Vice President (EVP) Product Development BRILife

F. Data Analysis

Bogdan in Sugiyono (2017) revealed that data analysis is the process of forming and logically searching for data contained in interviews, field notes, and other materials, so that it can be easily accepted from these results after being informed to others. The data analysis technique used in this research is the Miles and Huberman Data Analysis Model. Miles and Huberman in (Sugiyono, 2017) explain that in qualitative data analysis activities are carried out interactively and take place continuously until completion. There are three stages of data analysis in the Miles and Huberman model, namely data reduction, data display, and conclusion drawing/verification (Sugiyono, 2017).

G. Data Validity

Triangulation in data testing is checking / matching data from various sources in various ways and times (Sugiyono, 2013). William Wiersma in Sugiyono (2013) explains that triangulation is qualitative cross-validation, assessing the adequacy of data according to the convergence of several data sources or several data collection procedures. Data triangulation can be done in 3 ways: Source triangulation, Triangulation technique, Time triangulation. This research uses source triangulation to test the credibility obtained from the interview results. Researchers compare the circumstances and perspectives of a person with various opinions and views of people. Data obtained from various sources cannot be equated but can be described, categorized, which views are the same and different, to which specifics from various data sources (Sugiyono, 2008).

IV. RESULT AND DISCUSSION

A. Result

Summary of Message Conveyed

No.	Informant	Message Conveyed
1.	Elni Siti Maryam	Opened new insights related to financial management
2.	Rachmat Adriansyah	Good and can get knowledge that has not been obtained before
3.	Ryan Maulana	Good and increase knowledge
4.	Aditya Hamka	More to the theory and discussion and many messages were obtained
5.	Resna Reformasi	The sandwich generation does not need to worry about its position as a sandwich because there are many ways to deal with the sandwich generation
6.	Felin Sri Wahyuni	Financial needs are more important than lifestyle and the importance of investing in assets that will go up.
7.	Siska Dewi Jayanti	The importance of recording expenses and income in financial management
8.	Yoseph Indrayana	The importance of financial planner, investing and knowing the type of investment

Summary of Views on Video about Sandwich Generation

No.	Informant	Views on Sandwich Generation
1.	Elni Siti Maryam	The sandwich generation not only supports itself but also supports parents and children
2.	Rachmat Adriansyah	The sandwich generation is not financing parents but rather our responsibility to our parents.
3.	Ryan Maulana	The sandwich generation is a person who already have earns and helps his parents and younger siblings.
4.	Aditya Hamka	The sandwich generation combines the reality of life with the theory of financial planning.
5.	Reformasi Resna	Someone who has dependents other than themselves
6.	Felin Sri Wahyuni	The video has very detailed explanation about sandwich generation

7.	Siska Dewi Jayanti	Learn to manage finances and prioritize living expenses or lifestyle.
8.	Yoseph Indrayana	Something that should be avoided. Sandwich generation must live frugally, increase income, financial planning and income listing.

Summary of Views on Video about Financial Literacy

No.	Informant	Views on Financial Literacy
1.	Elni Siti Maryam	Helpful and the tips given can be applied to personal life
2.	Rachmat Adriansyah	The financial literacy delivered is good and more detailed
3.	Ryan Maulana	More discipline in recording income and expenses
4.	Aditya Hamka	The material of financial literacy presented is easy to understand and can be applicable to real life
5.	Resna Reformasi	It is very important for the sandwich generation to know about financial literacy
6.	Felin Sri Wahyuni	The explanation of financial literacy is not as difficult as imagined
7.	Siska Dewi Jayanti	Get used to managing the financial system
8.	Yoseph Indrayana	In accordance with the reality of life such as financial planning, financial psychology is explained completely

Function of Mass Communication

No.	Informant	Function of Mass Communication
1.	Elni Siti Maryam	4 function of mass communication is fulfilled, provides useful information and invites the audience to manage finances
2.	Rachmat Adriansyah	4 functions of mass communication namely delivering information, educating, persuading and entertaining are covered in the video.
3.	Ryan Maulana	Of the 4 functions of mass communication, Only the function of persuading to understand financial literacy

4.	Aditya Hamka	The 4 functions of mass communication have been described
5.	Resna Reformasi	Explains the 4 function of mass communication but does not entertain
6.	Felin Sri Wahyuni	Very detailed explanation of the 4 functions of mass communication
7.	Siska Dewi Jayanti	The 4 functions of mass communication are represented in the video but the main one is to educate about financial literacy.
8.	Yoseph Indrayana	Only 3 functions of mass communication, namely educating, inviting and informing

Summary of Comparison of Sandwich Generation Explanation on Video

No.	Informant	Comparison of Sandwich Generation Explanation
1.	Elni Siti Maryam	The understanding of the sandwich generation is not much different in the video.
2.	Rachmat Adriansyah	Sandwich Generation is Millennial Generation
3.	Ryan Maulana	Not according to my comprehension because never knew of Sandwich Generation before
4.	Aditya Hamka	It's just that I didn't know the concept of the theory before seeing the video.
5.	Resna Reformasi	Understood and gained more understanding after seeing the video.
6.	Felin Sri Wahyuni	Only know the responsibilities up and down (parents and younger siblings).
7.	Sisca Dewi Jayanti	Understand after seeing the video because it is clearer and more understandable.

8.	Yoseph Indrayana	Sandwich generation is a term for a generation and after seeing the video it is not a big problem but can be developed better in terms of finance.
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Summary on Financial Literacy Explanation Comparison on The Video

No.	Informant	Financial Literacy Explanation Comparison
1.	Elni Siti Maryam	The understanding of financial literacy in the video is more about financial record keeping.
2.	Rachmat Adriansyah	Getting a new insight of financial literacy is mainly from the example of a sample person/case study.
3.	Ryan Maulana	Only know how to manage simple finances, never details like in the video.
4.	Aditya Hamka	Knowing financial literacy from people's experiences is not much different from the theory conveyed from the video.
5.	Resna Reformasi	Already know a little about financial literacy but the video is made simple so that it is easy to understand.
6.	Felin Sri Wahyuni	Already know but only simple concepts such as financial records.
7.	Sisca Dewi Jayanti	The overall understanding is the same, managing finances by keeping records.
8.	Yoseph Indrayana	Knowing financial literacy from the provisions of the Financial Services Authority in the Circular Letter of the Financial Services Authority (SE OJK No. 30) which regulates banking and insurance financial literacy.

B. Discussion

- Grouping informants based on Stuart Hall's Encoding-Decoding

Stuart Hall's (1972) theory of encoding - decoding encourages multiple interpretations of the text during the production and reception process. The three different interpretations introduced by Hall include the dominant position - hegemony, negotiation, and opposition. Overall, the positions of the eight informants that the author has interviewed are as follows;

- Dominant Position – Hegemony

Based on the results of the data through Stuart Hall's encoding - decoding. In the Dominant - Hegemony position, the seven informants are Elni Siti Maryam, Aditya Hamka, Felin Sri Wahyuni, Siska Dewi Jayanti, Resna Reformasi, Ryan Maulana and also Yoseph Indrayana as expert informant. The informants received messages from the video related to Sandwich Generation and Financial Literacy. The informants agreed that for the sandwich generation to be able to manage finances well so that the burden can be fully manage and the experience of financial literacy known by the informants is also equivalent and in accordance with the reality of life. The informants also accepted the 4 functions of mass communication in the video so that in the grouping the informants fell into the dominant - hegemony category.

- Negotiation Position

The results of the data obtained by one informant who entered the negotiation position, namely Rachmat Adriansyah because the informant received a message from the video regarding the sandwich generation, which is the nature of God that should be because parents sacrifice their income when they are young and he does not feel that the sandwich generation does not exist.

- Opposition

The results of the data obtained show that there are no informants who are included in the opposition position as stated by Stuart Hall. This research explains that there are no views/opinions from informants that are opposite/opposite to what informants interpret of Maudy Ayunda's YouTube videos. Informants choose to explore and practice new insights rather than fully reject them. Informants who have the criteria to fall into the sandwich generation category do not mind the content delivered by Maudy Ayunda regarding Sandwich Generation and Financial Literacy because informants feel it is important to do. However, this finding has no effect on Maudy Ayunda's YouTube content about Sandwich Generation.

V. SUMMARY AND SUGGESTIONS

A. Summary

Based on the results and discussion of research that has been conducted to the eight informants. Broadly speaking, Maudy Ayunda's video "Sandwich Generation: *Menanggung BIAYA hidup atau GAYA hidup?*" according to the informants as a whole is good and adds insight because the video explains in detail the categorization of sandwich generation and financial literacy. In the overall content of the video, the informants argue that this video provides an explanation, especially in managing finances, especially for the sandwich generation so that the message of this video is accepted by the informants even though there are also those who do not accept this sandwich generation explanation.

B. Suggestions

- Academic Advice

Based on the conclusions presented by the author, it is suggested that in further research, the number of informants can be increased because the more informants the more data obtained, besides that, it is also hoped that the data collection technique used is FGD (Focus Group Discussion) so that the opinions discussed by informants in the discussion become more diverse.

- Practical Advice

For suggestions from the author, Maudy Ayunda for the next content about the sandwich generation to bring in more competent guest stars such as academics who discuss the explanation of the sandwich generation can also be combined with existing guest stars in the video 'Sandwich Generation: Cost of Living or Lifestyle?' So that it has a more maximum and in-depth explanation.

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