

**COMPARATIVE STUDY OF LANGUAGE STYLE AND ADVERTISING  
FORMULAS IN *ADAKAMI* ADVERTISEMENT AND *KREDIT PINTAR*  
ADVERTISEMENT ON YOUTUBE**

**THESIS**

*Submitted as Partial Fulfillment of the Requirements to Obtain Strata One (S1)  
Degree*



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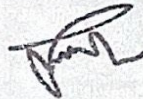
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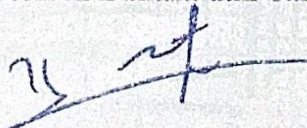
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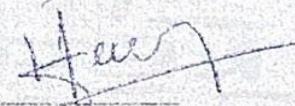
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## ABSTRACT

**Lutfi, Dea Hanursyah. 2024.** *Comparative Study of Language Style and Advertising Formulas in Adakami Advertisement and Kredit Pintar Advertisement on Youtube.* Paadang: English Language and Literature: Faculty of Language and Arts. Universitas Negeri Padang

This study aimed to compare the differences in language styles and advertising formulas used by *AdaKami* and *Kredit Pintar* advertisements on their YouTube accounts. The researcher used Joss's (1967) theory to analyze the language style and Wells et al. (1995) theory for advertising formula. The form of research used was a qualitative comparative descriptive approach. The data for this research were obtained from advertisements by *AdaKami* and *Kredit Pintar* from January 2023 to April 2024 on their YouTube accounts. For language style, *AdaKami* predominantly used casual style (79.44%), while *Kredit Pintar* predominantly used consultative style (58.93%). Then for the advertising formula, *AdaKami* favored problem-solution approach (40.91%) and slice of life (40.91%), while *Kredit Pintar* was dominant in soft sell (72.22%). It can be concluded that there were differences in language styles and advertising formulas used by each brand, influencing their advertising formulas.

Keywords: Language style, advertising formula, advertisement, *AdaKami*, *Kredit Pintar*.

## ABSTRACT

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Penelitian ini bertujuan untuk membandingkan perbedaan gaya bahasa dan formula iklan yang digunakan oleh iklan *AdaKami* dan *Kredit Pintar* di akun YouTube mereka. Peneliti menggunakan teori Joss (1967) untuk menganalisis gaya bahasa dan teori Wells et al. (1995) untuk formula iklan. Bentuk penelitian yang digunakan adalah pendekatan deskriptif kualitatif komparatif. Data untuk penelitian ini diperoleh dari iklan oleh *AdaKami* dan *Kredit Pintar* dari Januari 2023 hingga April 2024 di akun YouTube mereka. Untuk gaya bahasa, *AdaKami* secara dominan menggunakan gaya kasual (79.44%), sedangkan *Kredit Pintar* secara dominan menggunakan gaya konsultatif (58.93%). Kemudian untuk formula iklan, *AdaKami* lebih memilih pendekatan problem-solution (40.91%) dan slice of life (40.91%), sementara *Kredit Pintar* dominan dalam soft sell (72.22%). Hasil penelitian menyimpulkan bahwa terdapat perbedaan dalam gaya bahasa dan formula iklan yang digunakan oleh masing-masing merek, yang mempengaruhi formula iklan mereka.

Keywords: Gaya Bahasa, formula iklan, iklan, *AdaKami*, *Kredit Pintar*.

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# CHAPTER I

## INTRODUCTION

### 1.1 Background of Research Problem

Language is an essential need in life. According to Srijono (2001, p. 7), people use language to communicate with different purposes. They use language to convey information, feelings, thoughts, desires, and ideas to other people. In its use, language is related to society. Language serves as a bridge that connects individuals within society, enabling communication, fostering understanding, and facilitating social cohesion. Therefore, there is a branch of linguistics that studies language and society, called sociolinguistics. According to Holmes (2013, p.1), sociolinguistics examines how language and society interact, highlighting how social context influences speech based on factors like background, age, gender, education level, and other factors. Therefore, people adapt their language style to fit the context, ensuring effective and appropriate communication.

According to Llamas (2007, p. 95), language style is a dimension of language where individual speakers have a choice to adapt their language to the situation, context, audience, and communication goals they want to achieve. It is usually used by people to gain a better understanding of the audience. As Firth (in Syamsuddin, 1992, p. 2) states, language is only meaningful in its context. This adaptability enhances understanding and

interpersonal relationships, creating emotional connections and influencing thoughts and actions.

According to Sudjiman (1998, p. 13), language styles can be used in all types of language, including spoken, written, non-literary, and literary styles. One form of communication that uses language, whether in spoken or written form, is advertising. Moriarty, Mitchell, & Wells (2008, p. 6) in “Advertising 8<sup>th</sup> Edition,” stated that advertising has a principle, the way the advertiser conveys the message and where it is said is as important as the content of the advertisement itself. Based on these statements, it can be interpreted that the way of conveying a message or language style can be found in advertisements.

An advertisement uses specific language styles in writing, words, or dialogue, conveyed through visual elements (like text in images or videos) and auditory (such as narration, music, or sound effects) to attract attention, communicate brand values, and influence consumer behavior. Thus, using the right language style in an advertisement is essential for the success of the message the speaker wants to convey to the audience. As Moriarty et al. (2008, p.10) explained, the way an advertiser conveys a message is as important as the content of the message itself.

Successful advertisement reaches the right people at the right time, with the right impact. Therefore, an advertisement must be informative, communicative, and attractive to arouse the audience's interest and curiosity to take action. One way is to use the correct advertising formulas.

The advertising formula refers to the standard approach used in designing effective advertisements. Referring to Moriarty et al. (2008, p. 447) explanation, advertising formulas are formats, guidelines, or principles for delivering messages used in creating advertisements by including specific components to achieve effectiveness. Furthermore, there are several formulas of advertisement according to Wells, Burnet, Moriarty (1995, pp. 435-441) in the book entitled “Advertising: Principle and Practice,” such as soft sell, hard sell, a slice of life, comparison, straightforward, problem solution, demonstration, spokesperson, lecture, and drama.

One example can be seen in advertisements for online loan services or in Bahasa usually called *Pinjol*. Otoritas Jasa Keuangan (OJK), defines *Pinjol* as a service provided by peer-to-peer (P2P) lending platforms that connect borrowers and lenders online, offering faster and more accessible loan processes without involving traditional financial institutions (OJK, 2023). Despite the advantages, *Pinjol* poses risks such as higher interest rates and the potential for dependency. Illegal *Pinjol* platforms exacerbate these risks with aggressive collection methods and privacy violations if the borrower experiences late payments. From January 1 to May 29, 2023, OJK recorded 3,903 cases related to illegal online loans.

In response, the government has taken measures to eradicate illegal *Pinjol* activities, including legal actions, platform closures, and public warning. Despite these efforts, still many people use *Pinjol* services because one of them is influenced by their attractive advertising and, touches the weak side and meets the needs of society, especially people

who have financial problems. This means that the loan service advertisement is so attractive that it convinces people.

Several previous studies on language style inspired this study. First, A thesis by Muthmainnah (2016) entitled "Language Style of English Commercial Advertisement on Television." She found that the language style most often used was personification (four times). Second, a thesis by Rahmawati (2019) entitled "Analysis of Language Style in The New York Times Advertisements." She identified what type of language style was used in The New York Times advertisements and how language style was used in The New York Times advertisements using William Wells' Theory. Next is research by Dennaya (2021) entitled "Language Style in Fashion Advertisements of Online Vogue Magazine." She found three language styles in ten online fashion advertisements in Vogue Magazine advertisements with different promotional functions. Fourth, Caesary et al. (2022) conducted a study entitled "Language Style at CNN Advertisement." This study aims to identify and describe the types of language styles in advertisements on CNN and explore how the use of advertising formulas conveys messages to viewers in advertisements on CNN. Lastly, Amirul Azhar and Fitrawati (2023) conducted research entitled "The Analysis of Language Style Used in Indonesian Stand-Up Comedy Shows." This shows that the most frequent style was the casual style, with 93.96% of total utterances, meaning that the casual style is characteristic of Ridwan Remin in terms of delivering humorous material.



Based on previous research, the object of the study was commercial break advertisements on news channels, daily newspapers, stand-up comedy shows, online magazines, and commercial advertisements on television. However, no one conducted a comparative study with online loan advertising objects. In this study, the researcher chose the two online loan platforms from Fintech Lending Providers Licensed by OJK as of October 9, 2023, *AdaKami* and *Kredit Pintar* because they are legal P2P lending with the highest app rates, the most downloads, more than 10 million users, and have more than 40k YouTube subscribers compared to other apps on the list of online loans registered with the OJK in 2023.

The researchers focused on analyzing the differences in the use of language styles and advertising formulas used by *AdaKami* and *Kredit Pintar* advertisements on their YouTube accounts. Because these two platforms are the two applications most widely used by the public, this means that *AdaKami* and *Kredit Pintar* advertisements have unique characteristics so that they can attract attention and convince people to use their services compared to other platforms when there has been a warning from the government that using *Pinjol* is very risky.

## **1.2 Identification of Research Problem**

From previous research, most researchers focused on language styles contained in figurative language, such as simile, metaphor, personification, hyperbole, euphemism, and litotes. However, in its use,

language style is used in written language and spoken language, for example, in advertisements. So, language style can also be analyzed from other aspects, such as language style based on the degree of formality (frozen, formal, consultative, casual, and intimate style) and language style based on the choice of words. Therefore, researchers chose to analyze the language style in advertisements and focus on the type of language style based on the degree of formality.

Then, based on the data mentioned in the background of the problem, many people continued to get caught up in the loan case because they believed and were influenced by advertisements for the *Pinjol* service even though there had been a warning from the government that using this service is very risky for users. It means that ads for lending services, especially *AdaKami* and *Kredit Pintar*, have unique characteristics that can convince and influence people to use their services. Therefore, researchers chose to conduct a comparative study and analyze the differences in advertising formulas used in *Pinjol* service advertisements, especially *AdaKami* and *Kredit Pintar*.

### **1.3 Limitation of Research Problem**

This research focused on analyzing differences in language styles and advertising formulas used by two online loan platforms, *AdaKami* and *Kredit Pintar*, both licensed by OJK as of October 9, 2023. The advertisements analyzed were those uploaded to the *AdaKami* and *Kredit Pintar* YouTube accounts from January 2023 to April 2024, ensuring

relevance to the current market and the latest marketing trends. These recent advertisements likely reflect the contemporary marketing strategies of both platforms and offer a variety of language styles and advertising formulas, providing diverse data for analysis. The selected advertisement features spoken narratives, either monologues or dialogues, as the research concentrated on analyzing the speech within these advertisements.

Therefore, the researcher used the theory by Joss (1967, p.156) to analyze the language style in these advertisements, which divides language style into five types: Frozen style, formal style, consultative style, casual style, and intimate style. Meanwhile, to analyze the advertising formulas used, researchers used Wells et al. (1995, pp. 435-441), who state that there are several styles of advertisement formulas the message, which are hard sell, soft sell, lecture, and drama, straightforward, demonstrations, comparison, problem solution, slice of life, and spokesperson.

#### **1.4 Formulation of Research Problem**

From the identification of the research problems mentioned above, the research problems could be formulated as follows: “Was there a significant difference in the language style and advertising formula used by *Adakami* advertisements and *Kredit Pintar* on their YouTube accounts?”

#### **1.5 Research Questions**

Based on the description of the background of the problem and the limitation of the problem above, the research questions could be formulated as follows:

1. What was the differences in the types of language styles used in *Adakami* advertisements and *Kredit Pintar* on their YouTube accounts?
2. What was the differences in the category of advertising formulas used by *Adakami* advertisements and *Kredit Pintar* on their YouTube accounts?

### **1.6 Purpose of the Research**

Research must have goals to be achieved through the research. The main purpose to be achieve of this research was:

1. To find out the differences in the types of language styles used in *Adakami* advertisements and *Kredit Pintar* on their YouTube accounts
2. To find out the differences in the category of advertising formulas used by *Adakami* advertisements and *Kredit Pintar* on their YouTube accounts

### **1.7 Significance of The Research**

This research was expected to contribute to the study of linguistics, especially regarding language style. Both theoretically and practically. Theoretically, this research was expected to increase the variety of research in the field of language style, especially style in the area of spoken communication.

Practically, this research would be helpful for students to enrich their understanding of language style, especially language style in spoken language, and to increase their knowledge about the types of language styles in advertisements. Then, for readers, this research can provide information to people out there so they can interpret and respond to advertisements based on language style and advertising formulas more wisely. Besides, it is hoped that this research will assist other advertisers in identifying which language styles and advertising formula categories are more effective in capturing the public's attention.

### **1.8 Definition of Key Terms**

**Language style** : Language style is a person's way of using certain variations of language to create a certain beauty expressed creatively by the writer or language user.

**Advertising formula:** The standard approach to make effective advertising.

**Advertisement** : One of the media that uses language with the use of a specific language style in the form of writing, words, or dialogue, which is conveyed through visual elements (for example, text in images or videos) and conveyed through sound (such as narration, music, or sound effects) to attract audience attention, communicate brand values, and influence consumer behavior.

***Pinjol*** : An online platform or application that connects borrowers and lenders with a relatively fast and simple application process without involving traditional financial institutions like technology-based banks.

***AdaKami*** : *AdaKami* is a local online loan platform that provides loan (credit) facilities without collateral.

***Kredit Pintar*** : *Kredit Pintar* is a local online loan platform that provides loan (credit) facilities without collateral