



Advertising Language as a Constructive Force in Shaping Consumer Perceptions and Actions: A Pragmatic Approach

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Abstract

The widespread use of online loan services in Indonesia has intensified competition in promotional strategies, particularly through digital advertising. In this context, advertising language functions not only as a medium for conveying information but also as a persuasive instrument that frames the reality of financial services and influences audience attitudes and potential actions. This study aims to identify the types of speech acts employed in online loan advertisements and to analyze the illocutionary functions and potential perlocutionary effects of promotional utterances based on Searle's speech act classification. A descriptive qualitative design with a pragmatic approach was employed. The data consist of utterances drawn from six advertisements of AdaKami online loan service, collected through observation and note-taking techniques. The results reveal that four types of illocutionary speech acts are present, namely representative, directive, expressive, and commissive. Representative and directive speech acts are the most dominant, functioning to frame service claims while encouraging the audience to take certain actions. Expressive and commissive speech acts complement the overall persuasive strategy by reinforcing emotional dimensions and conveying implicit commitments. These findings demonstrate that speech act theory is both relevant and applicable in analysis of digital online loan advertising discourse. Linguistically, the results illuminate how advertising language is strategically deployed to cultivate trust and a sense of urgency. Socially, the findings provide a critical understanding of the role of advertising language in shaping consumer perceptions and financial decision-making in Indonesia's digital lending landscape.

Keywords: *Digital Advertising, Online Loans, Pragmatics, Speech Acts*

1. Introduction

The development of digital technology and information and communication technology (ICT) has brought significant changes to the structure of the global economy, particularly through cost optimization, increased investment efficiency, and the transformation of business models across sectors (Bataev et al., 2018). Within this context, the financial sector has undergone some of the most rapid digitalization-driven transformation, marked by the emergence of fintech companies, alternative banking institutions, and application of artificial intelligence - developments that have collectively rendered financial services more efficient and more accessible to the general public (Azeez et al., 2022; Bataev et al., 2018). This transformation has affected not only financial systems and products but also the persuasive communication strategies used to promote financial services in the digital environment.

One of the most visible manifestations of this shift in communication strategies is the widespread use of digital advertising to promote financial services, including online loan products. In Indonesia, online loans are aggressively promoted through social media, mobile applications, and various online platforms, with advertising narratives

foregrounding themes of convenience, speed, flexibility, and accessibility. Such promotional strategies made online loans highly attractive to diverse segments of society, particularly younger generations and individuals who require quick access to funds with minimal eligibility requirements (Azima & Kurniawan, 2025; Permatasari et al., 2024).

According to data from the Indonesian Joint Funding Fintech Association (Asosiasi Fintech Pendanaan Bersama Indonesia/AFPI), as of May 2024 approximately 129 million Indonesians had utilized online loan services, with total loan disbursement reaching IDR 874.5 trillion (Buana, 2024). These figures attest to the deep penetration of online loans into social life and underscore the influential role of digital advertising in shaping consumer decisions. However, the growth of these services is inseparable from various serious issues, particularly the rise in non-performing loans. The Financial Services Authority (Otoritas Jasa Keuangan/OJK) recorded a share rise in peer-to-peer (P2P) lending transactions accompanied by a high level of non-performing loans (NPL), which reached IDR 2.01 trillion in December 2024, the majority of which originated from individual borrowers (Damayanti, 2024; LBS Urun Dana, 2025). This phenomenon suggests that issues associated with online loans are not solely attributable to economic factors or low financial literacy, but also to the manner in which these services are linguistically represented and constructive in digital advertising.

The language of online loan advertising generally projects an image of services that are safe, easy, fast, and beneficial through carefully deployed of persuasive linguistic strategies. Prior research has demonstrated that advertising language frequently draws on positively valenced adjectives, persuasive slogans, colloquial expressions, repetition, and emotionally engaging utterances to shape consumer perceptions and influence decision-making processes (Hidarto, 2021; Yuliah et al., 2021). Word choice, Slogans, and utterance structures are strategically marshalled to influence audience perceptions and guide consumer behavior (Pujiati et al., 2025). In digital advertising contexts, such linguistic choices also serve to cultivate familiarity, trust, positive attitudes, purchase intention, and brand awareness toward promoted services (Efendioğlu & Durmaz, 2022; Hidarto, 2021; Losi & Rosida, 2022; Maharani et al., 2024; Yuliah et al., 2021). In particular, positively valenced adjectives, persuasive slogans, and expressions drawn from everyday experience play an important role in constructing favorable perceptions of online loan services (Laanemets, 2013). In this context, advertising language operates not merely as a conduit for information but as a framing mechanism that shapes how consumers perceive the risks and benefits of financial products.

Behind the narratives of convenience and security, many online loan users experience financial and psychological distress due to inadequate understanding of loan risks, repayment terms, and the legal consequences (Annisa et al., 2024; Gosling, 2005; Kurniawan et al., 2023; Nguyen & Nguyen, 2017). Consequently, online loans affect not only users' economic circumstances but also their psychological well-being, manifesting in anxiety, fear, and panic when experiencing loan default (Herdiansyah & Himawan, 2022; Ruhlessin et al., 2022).

Pragmatic analyses of commercial advertising have been conducted extensively, focusing in particular on persuasive strategies, implicatures, and the functions of language in shaping consumer attitudes and behavior (Árvay, 2004; Liu, 2012; Putri, 2025; Rahmawati et al., 2022; Wänke & Reutner, 2009). These studies consistently characterize advertising as a form of persuasive discourse that systematically employs language to construct emotional, symbolic, and ideological relationships with audiences. In tandem with the growth of digital media, advertising has increasingly prioritized emotional and

narrative dimensions over mere visual or interactive elements to enhance audience engagement (Koçyiğit, 2019; Matz et al., 2017; Rashid et al., 2016).

Nevertheless, studies that specifically examines digital advertising in the financial services sector, particularly online loans, remain relatively limited. Studies on online loans have largely concentrated on the economic, social, and regulatory dimensions of these services, such as financial inclusion, debt risk, and public financial literacy (Annisa et al., 2024; Azima & Kurniawan, 2025; Correia et al., 2022). Advertising language has often been treated as a supporting element rather than as a primary object of analysis capable of actively shaping consumer perceptions and actions. Yet prior scholarship has established that advertising language should not be reduced to a peripheral function within promotional discourse; it is, rather, an active communicative force that constructs meaning, influences purchase decision, and frames consumer interpretations of products and services. (Ahmad & Aliyu, 2025; Edouihri, 2024). In digital advertising contexts, language functions not only to deliver information but also to create emotional engagement, reinforce consumer desires, and guide audience behaviour through persuasive communication strategies (Ahmad & Aliyu, 2025; Edouihri, 2024; Murtini, 2026; Nurhadi et al., 2024).

This review of prior research reveals a notable gap, while pragmatic studies of commercial advertising are plentiful, analyses that examine in depth the forms, types, and functions of speech acts in online loan advertising as a genre of digital financial communication discourse remain scarce. Online loan advertising constitute a strategically significant domain in which language is intensively used to persuade, convince, and prompt specific economic actions.

The novelty of this study lies in the application of Searle's speech act theory to analyze online loan advertising in Indonesia as digital persuasive discourse. Rather than merely cataloguing utterance types, this study analyzes their illocutionary functions and potential perlocutionary effects, thereby providing a more comprehensive linguistic perspective on the phenomenon of online loans. Accordingly, this study pursue two objectives which are to identify the types of speech acts present in online advertisements, and to analyze the illocutionary functions and potential perlocutionary effect of promotional utterances in accordance with Searle's speech act classification. With the overarching aim of understanding how advertising language is deployed as a persuasive strategy for influencing audience attitudes and action.

Theoretically, this study is expected to contribute to the development of pragmatic studies, particularly in extending speech act theory to the analysis of digital advertising discourse in the financial services sector. Practically, it is expected to enhance critical public awareness of the linguistic strategies employed in online loan advertising and to inform stakeholders in designing promotional communication that is more ethical, transparent, and socially responsible.

2. Method

This study employs a descriptive qualitative design with a pragmatic approach, focusing on the analysis of illocutionary speech acts based on Searle's (1979) classification. Searle's theory was specifically selected because it provides a systematic and functional categorization of illocutionary acts such as assertives, directives, commissives, expressives, and declarations which is considered more applicable for identifying the persuasive intentions embedded in online loan advertisements. Unlike Austin's theory, which primarily introduces the foundational concept of speech acts, Searle

offers a more detailed operational classification that facilitates discourse analysis in digital advertising contexts. In addition, compared to Yule and Leech, whose discussions of pragmatics are generally broader and more explanatory, Searle's framework provides clearer analytical categories for examining how advertising language constructs persuasion, influence, and consumer appeal within digital financial communication discourse.

To minimize analytical subjectivity, a systematic and multi-layered analytical procedure was applied, comprising stages of identification, classification, and interpretation of speech acts, each informed by linguistic, situational, and communicative context. The analysis addresses not only the formal properties of utterances but also their pragmatic functions and potential perlocutionary effects on audiences, with particular relevance to risk perception and financial decision-making as discussed in the introduction.

The data for this study were drawn from six online loan advertisement videos uploaded on AdaKami's official YouTube channel during the period from March 2020 to August 2022. AdaKami was selected as the research object because it is one of the widely recognized online loan platforms in Indonesia and actively utilizes digital advertising on social media to promote its financial services. In addition, AdaKami advertisements frequently employ persuasive and emotionally engaging language strategies that are relevant to pragmatic analysis, particularly in examining illocutionary speech acts within digital financial communication.

YouTube was selected as the data source because it is one of the main digital advertising platforms with a very wide audience reach and a high level of user engagement, particularly in the promotion of financial services. The selection of advertisement videos was conducted using purposive sampling, in which advertisements considered most relevant to the research objectives were deliberately chosen. The selection criteria included the number of views as an indicator of audience reach, the clarity of promotional objectives directly related to online loan services, and the diversity of advertising formats, such as short-duration advertisements, advertisements with narrative storylines, and user testimonial-style content.

The selected videos constitute the predetermined corpus for pragmatic analysis and are publicly accessible, allowing for transparency and replicability of the study. An overview of the analyzed advertisement videos is presented in Table 1.

Table 1. List of Analyzed AdaKami Advertisement Videos on YouTube

No	Video Title	Upload Date
1.	<i>AdaKami - TVC - #AdaKepastianAdaKami</i>	19 Jan 2022
2.	<i>AdaKami Presents: Jadi Pulih, Jadi Lebih</i>	29 Aug 2022
3.	<i>HOBİ BARU GA KESAMPAIAN!!? Belanja buat hobi baru lebih gampang pakai AdaKami!</i>	18 Aug 2021
4.	<i>Mau Pinjam di AdaKami tapi Khawatir Soal Bunga? Ini Solusinya!</i>	10 Nov 2021
5.	<i>Pinjaman di Ujung Jari!!? AdaKami Solusinya!</i>	19 Mar 2020
6.	<i>Pinjaman di AdaKami syaratnya ribet gak sih?</i>	1 Feb 2021

Although this study focuses on a single online loan service provider, this approach permits for an in-depth analysis of linguistic practices that are broadly representative of legal online loan advertising in Indonesia.

The researchers served as the primary instrument who directly conducts data collection and analysis, supported by transcription tools and manual coding techniques. To ensure analytical rigor and minimize potential bias, the data collection proceeded through several interrelated stages. First, each advertisement video was repeatedly observed to obtain a comprehensive understanding of the constructed communicative context. Next, all verbal utterances in the advertisements were transcribed verbatim, including informal expressions, discourse markers, and prosodic features considered relevant. In addition, nonverbal elements such as intonation, emotional expressions, and visual context were also noted as supporting information in interpreting illocutionary meaning, although the main focus of the analysis remained on verbal data. The final stage involved segmenting the utterances into speech act units based on their communicative functions rather than solely on grammatical sentence boundaries, so that the resulting analysis was more aligned with the pragmatic objectives of the study.

Data analysis in this study is grounded in Searle's (1979) speech act theory. The first stage of analysis involves classifying each illocutionary speech act identified in the data into five main categories: representative, directive, expressive, commissive, and declarative. Subsequently, each speech act is analyzed in terms of its pragmatic function by considering the context of its occurrence in the advertisement, the persuasive objectives to be achieved, and its relation to the construction of the image of online loan services as safe, easy, and profitable. In addition, the analysis specifically examines how linguistic expressions, persuasive utterances, and supporting visual elements in the advertisements contribute to the construction of consumers' perceptions toward online loan services. Consumers' perceptions in this study are identified through several indicators represented in the advertisements, including perceptions of convenience, trustworthiness, security, affordability, accessibility, and financial benefits. These perceptions are interpreted from the ways advertising language and visual representations are used to influence audience attitudes, emotional responses, and potential financial decision-making tendencies.

The subsequent stage involved identifying potential perlocutionary effects, namely the possible impact of utterances on audience attitudes, risk perceptions, and tendencies to take action. This analysis is conducted conceptually by referring to pragmatic theory and findings from previous studies, without intending to claim any direct empirical influence. To strengthen the validity of the interpretation, theoretical triangulation is carried out by comparing the results of the speech act analysis with findings from prior studies on advertising language and persuasive communication, particularly in the context of the digital financial sector.

This study is limited to the analysis of speech acts in YouTube video advertisements and does not include measurement of actual audience responses. Therefore, the findings are not intended to be generalized broadly but rather to provide an in-depth linguistic understanding of persuasive strategies in online loan advertising as digital financial communication discourse.

3. Results

3.1. Findings

The analysis of six AdaKami online loan service advertisements uploaded on the official YouTube channel identified a total of 57 illocutionary speech acts based on Searle's (1979) speech act classification. The distribution of these speech act types is presented in Table 2.

Table 2. Distribution of Speech Act Types in Six AdaKami Advertisements

No	Speech Act	Frequency	Percentage (%)
1.	Representative	25	43.86%
2.	Directive	23	40.35%
3.	Expressive	6	10.53%
4.	Commissive	3	5.26%
5.	Declarative	0	0%
	Total	57	100%

The results show that representative speech acts dominate the data, accounting for 43.86%. These speech acts function to convey statements, claims, and information regarding service features, legality, and the benefits offered. The dominance of representative speech acts indicates that the advertisements emphasize the construction of legitimacy and credibility, particularly in response to public concerns about the security and legality of online loan services.



Figure 1. AdaKami - TVC - #AdaKepastianAdaKami advertisement uploaded on January 19, 2022 (Source: AdaKami Official YouTube Channel, <https://www.youtube.com/watch?v=fUQVPyshQQ>).

The second most frequent type is directive speech acts, comprising 40.35% of the data. These speech acts are used to encourage the audience to perform specific actions, such as downloading the application and applying for loans. The high frequency of directive speech acts indicates that the advertisements not only provide information but also actively guide the audience toward immediate economic actions. However, the frequency of directive speech acts in this study cannot be directly interpreted as a measure of persuasive effectiveness, as audience responses were not empirically measured.



Figure 2. *Pinjaman di AdaKami syaratnya ribet gak sih?* advertisement uploaded on February 1, 2021 (Source: AdaKami Official YouTube Channel, https://www.youtube.com/watch?v=W_VQtVWSqmY).

Expressive speech acts appear in a limited proportion (10.53%) and are generally used to represent emotional states or financial issues that are close to the audience's everyday experiences. These speech acts function to build emotional closeness and identification with potential users rather than serving as the main persuasive strategy. The relatively low percentage of expressive speech acts indicates that emotional aspects function as supportive elements rather than the primary focus of the advertising communication strategy.



Figure 3. *Mau Pinjam di AdaKami tapi Khawatir Soal Bunga? Ini Solusinya!* advertisement uploaded on November 10, 2021 (Source: AdaKami Official YouTube Channel, <https://www.youtube.com/watch?v=hhFxiBrowXl>).

Meanwhile, commissive speech acts are the least frequently identified type (5.26%). Commissive utterances in the advertisements tend to be conveyed implicitly and emphasize long-term support without explicit promises. This suggests advertisers' caution in constructing an image of commitment, particularly in the context of financial services, which are sensitive in terms of regulation and ethics.

This study did not identify any declarative speech acts in the data. The absence of this category indicates that online loan advertisements do not possess institutional authority to change the audience's social or legal status through utterances. Accordingly, the persuasive power of the advertisements is constructed through the presentation of claims, calls to action, and emotional closeness rather than through institutionally

performative force.

Generally, the findings indicate that AdaKami advertisements rely on a combination of representative and directive speech acts to frame online loan services as safe, easy, and quickly accessible solutions. However, these findings should be interpreted with caution, as they are based on a limited data corpus and focus on verbal elements without involving measurement of actual audience responses.

Each category of speech acts will be explained through selected examples used as illustrations. These examples are intended to represent the most frequently occurring patterns in the data rather than to demonstrate all variations of utterances found in the entire dataset.

3.1.1 Representative

Datum 1

“Proses pencairan pasti lebih cepat, pasti lebih mudah, pasti sudah terdaftar dan diawasi oleh OJK, dan pasti lebih aman.” [The disbursement process is definitely faster, definitely easier, definitely registered with and supervised by the Financial Services Authority (OJK), and definitely safer].

This utterance is classified as a representative speech act because the speaker conveys statements that claim the truthfulness of the AdaKami service, particularly with regard to disbursement speed, ease of process, legality, and security. The speaker, acting as a representation of the company in the advertisement, presents this information as if it were factual and reliable. The repetition of the word *pasti* (“certain” or “definitely”) functions as a rhetorical strategy to emphasize the certainty of the claims and to strengthen audience confidence. Although the utterance takes the form of an informative statement, it also serves a persuasive function, namely to build trust and provide a sense of security to potential users so that they are encouraged to use the offered service.

Datum 2

“AdaKami itu, bunganya sudah turun sesuai peraturan pemerintah yang baru. Nih lihat ya, turun banget kan. Sudah jadi cuma 0,1% aja.” [AdaKami, the interest rate has been lowered according to the new government regulations. Look, it's gone down significantly. It's now only 0.1%].

This utterance is classified as a representative speech act because the speaker presents a factual claim regarding the reduction of AdaKami's service interest rates, which is linked to new government regulations. The speaker, acting as a representation of the company in the advertising context, presents the information as if it were verifiable fact. The expression *nih lihat ya* functions as a persuasive strategy to attract the audience's attention and invite them to accept the claim being conveyed. In addition, the reference to government regulations is used to strengthen the legitimacy and credibility of the service. Through this utterance, the advertisement aims to reduce negative public perceptions of high-interest online loans and to build public trust.

Datum 3

“Caranya gampang banget.” [It's really easy].

This utterance is classified as a representative speech act because the speaker conveys a statement claiming the ease of AdaKami's service procedures. The speaker, acting as a representation of the company in the advertisement, presents the claim as a fact believed to be true. The use of the word *banget* functions as an intensity marker that reinforces the meaning of *gampang* (“easy”), emphasizing that the process is not only easy but very simple. This informal language choice constructs an image of AdaKami as a practical, user-friendly service that is easily accessible to a wide range of audiences.

Datum 4

“Aplikasi AdaKami aman dan terpercaya, syaratnya mudah dan bunganya rendah.” [AdaKami application is safe and reliable, the requirements are easy and the interest is low].

This utterance is classified as a representative speech act because the speaker presents a series of claims describing the characteristics of the AdaKami service, namely security, trustworthiness, ease of requirements, and low interest rates. The speaker, acting as a representation of the company in the advertising context, presents these statements as facts believed to be true. The sequential mention of multiple positive attributes functions to strengthen the brand image and to emphasize AdaKami’s competitive position among similar services. Through this utterance, the advertisement aims to build positive perceptions and enhance audience trust in the offered service.

Datum 5

“AdaKami sudah berizin dan diawasi oleh OJK.” [AdaKami is licensed and supervised by the OJK].

This utterance is classified as a representative speech act because the speaker conveys factual information regarding the legal status of the AdaKami service. The speaker, acting as a representation of the company in the advertising context, states that the service is licensed and supervised by the Financial Services Authority (OJK), thereby positioning the claim as a trustworthy truth. The mention of the OJK functions to strengthen legitimacy and reduce public concerns about the proliferation of illegal online loan platforms. Through this utterance, the advertisement aims to build trust and to reinforce the image of AdaKami as a safe and officially regulated service.

The foregoing analysis demonstrates that AdaKami’s advertisements make extensive use of representative speech acts. In accordance with Searle’s (1979) speech act theory, representative speech acts function to state, describe, or claim a state of affairs that the speaker believes to be true. In the context of these advertisements, the speaker, as a representation of the company, conveys various claims regarding the AdaKami service, such as disbursement speed, procedural ease, interest rate reduction, legality, security, and supervision by the Financial Services Authority (OJK).

Although these utterances are informational and factual in form, the analysis indicates that representative speech acts in AdaKami advertisements also perform a persuasive function. Claims presented as facts are utilized to build audience trust, reduce negative perceptions of online loans, and construct a positive image of the service as safe, trustworthy, and user-friendly. Thus, the use of representative speech acts serves not only to convey information but also as a pragmatic strategy to influence the attitudes and decisions of potential users.

This conclusion underscores that within advertising discourse, representative speech acts can serve a dual function: as a means of conveying truth claims and as an effective persuasive tool for building credibility and public trust.

3.1.2 Directive

Datum 6

“Buka Apps Store atau Play Store kamu lalu install AdaKami dan dapatkan limit peminjaman sesuai kebutuhan.” [Open your App Store or Play Store, then install AdaKami and get a loan limit according to your needs].

This utterance is classified as a directive speech act because the speaker aims to direct and encourage the audience to perform specific actions, namely opening the application store, downloading the AdaKami application, and obtaining a loan limit. The

speaker, acting as a representation of the company in the advertisement, delivers a sequence of instructions in a direct and orderly manner, making them easy for the audience to follow. In addition to providing technical guidance, the utterance also includes an incentive in the form of a loan limit tailored to users' needs, which functions to strengthen its persuasive force and encourage the audience to promptly carry out the directed actions.

Datum 7

"Tunggu apalagi? Ajukan sekarang!" [What are you waiting for? Apply now!].

This utterance is classified as a directive speech act because the speaker directly encourages the audience to immediately take action by applying for a loan. The use of the rhetorical question *"Tunggu apalagi?"* ("What are you waiting for?") functions to reduce hesitation and create a sense of urgency, while the imperative sentence *"Ajukan sekarang!"* ("Apply now!") clearly specifies the action that the audience is expected to take. The short and emotionally charged structure of the utterance strengthens the persuasive force of the advertisement and is designed to prompt rapid decision-making by potential users.

Datum 8

"Kamu download aplikasi AdaKami lalu kamu tinggal masukkan data lengkap dan foto KTP aja." [You download the AdaKami application, then you just enter your complete data and a photo of your ID card].

This utterance is classified as a directive speech act because the speaker provides direct guidance to the audience regarding the steps that must be taken to use the AdaKami service. The speaker, acting as a representation of the company in the advertisement, delivers the instructions in a simple and sequential manner, making them easy to understand. The use of the word *aja* ("just") serves to emphasize that the process is uncomplicated while simultaneously creating a relaxed and friendly tone. This linguistic strategy aims to reduce audience hesitation and encourage them to promptly carry out the directed actions.

Based on the analysis of the data above, it can be concluded that AdaKami advertisements significantly utilize directive speech acts to encourage the audience to perform specific actions. Referring to Searle's (1979) speech act theory, directive speech acts function to direct the hearer to carry out an action in accordance with the speaker's intent. In these advertisements, the speaker, as a representation of the company, employs various forms of directives, such as direct instructions, invitations, and imperative commands.

These directive utterances are delivered through simple, informal, and easily understood language, for example through the use of words such as *sekarang* ("now") and *aja* ("just"), as well as rhetorical questions that create a sense of urgency. This linguistic strategy not only facilitates audience understanding of the steps required to use the service but also serves a persuasive function by reducing hesitation and encouraging rapid decision-making. Thus, directive speech acts in AdaKami advertisements play an important role as a pragmatic strategy to move the audience from the stage of information awareness to the stage of taking concrete action.

3.1.3 Expressive

Datum 9

"Gak mau ah! Biasanya kan pinjaman online masih tinggi banget." [I don't want to! Usually, online loans are still really high].

This utterance is classified as an expressive speech act because the speaker

expresses an emotional stance in the form of rejection and doubt toward online loan services. The speaker conveys a feeling of disapproval based on personal experience or common public perceptions regarding the high interest rates of online loans. The use of informal language and emotional expressions such as *gak mau ah* (“I don’t want to”) and *tinggi banget* (“really high”) reflects a spontaneous and realistic reaction and represents concerns commonly felt by potential users. In the advertising context, this utterance functions to voice consumer sentiment while also serving as an opening for the presentation of clarification or counterargument in subsequent utterances.

Datum 10

“Ini loh lagi ada diskon gede banget buat beli barang elektronik tapi gue nggak punya duit buat beli.” [There's a really big discount for buying electronic goods, but I don't have the money to buy them].

This utterance is classified as an expressive speech act because the speaker expresses feelings of disappointment and regret due to the inability to take advantage of the available discount opportunity. Colloquial expressions such as *loh*, *gede banget* (“very big”), and *nggak punya duit* (“having no money”) create a personal and familiar tone, making the utterance sound natural and reflective of everyday experience. In the advertising context, the use of language that is close to youth speech styles functions to build emotional closeness with the audience, particularly younger generations who often encounter similar situations.

Based on the analysis of the data above, it can be concluded that AdaKami advertisements utilize expressive speech acts to represent feelings, attitudes, and emotions commonly experienced by potential users. Referring to Searle’s speech act theory, expressive speech acts function to reveal the speaker’s psychological states, such as rejection, doubt, disappointment, or regret. In these advertisements, the speaker expresses skepticism toward online loans as well as disappointment resulting from financial limitations, reflecting the realities of public experience.

The use of informal and expressive language, such as rejection expressions and colloquial vocabulary, plays a role in creating an impression of authenticity and emotional closeness with the audience. This strategy allows the advertisement to present the consumer’s perspective more realistically before offering a solution through the promoted service. Thus, expressive speech acts in AdaKami advertisements function as a pragmatic strategy to build empathy, attract audience attention, and strengthen the overall effectiveness of the persuasive message.

3.1.4 Commissive

Datum 11

“AdaKami selalu ada buat kamu yang berjuang untuk bangkit.” [AdaKami is always there for those of you who are struggling to get up].

This utterance is classified as a commissive speech act because the speaker implies a long-term commitment and promise to continuously accompany users. The speaker, acting as a representation of the company in the advertising context, expresses AdaKami’s willingness to “always be there” for users who are striving to improve their financial condition. Although the commitment is not conveyed in the form of an explicit promise, the utterance carries a strong sense of commitment to ongoing support. In the context of advertising, this commissive speech act functions to construct the image of AdaKami not only as a financial service provider but also as a caring, reliable partner that is ready to support users in facing financial difficulties.

Datum 12

“Selalu AdaKami jadi bagian perubahanmu.” [Always AdaKami are part of your change].

This utterance is classified as a commissive speech act because the speaker expresses a sustained commitment to be involved in the process of change and personal development of users. The speaker, acting as a representation of the company in the advertising context, implies a promise to remain present and accompany users on their journey toward better conditions. The use of personal and emotional diction such as *bagian perubahanmu* (“part of your change”) frames AdaKami not merely as a loan platform, but as a partner that plays a role in users’ personal growth. In the advertising context, this commissive speech act functions to foster emotional bonds and strengthen audience loyalty toward the offered service.

Based on the analysis of the data above, it can be concluded that AdaKami advertisements employ commissive speech acts to express long-term commitment and involvement with users. Referring to Searle’s (1979) speech act theory, commissive speech acts function to bind the speaker to future actions, such as promises, willingness, or commitments. In these advertisements, the speaker, as a representation of the company, implies AdaKami’s willingness to remain present, provide accompaniment, and become part of users’ life-change processes.

These commissive utterances are conveyed through emotional and personal language, thereby constructing an image of AdaKami as a caring and reliable partner rather than merely a financial service provider. Although the promises conveyed are implicit, the sense of commitment embedded in the utterances functions to strengthen audience trust and loyalty. Thus, commissive speech acts in AdaKami advertisements serve as a pragmatic strategy to create long-term relationships between the service and users through emotional and empathetic approaches.

Based on the results of the analysis of AdaKami advertisement data, it can be concluded that the advertisements utilize various types of illocutionary speech acts, namely representative, directive, expressive, and commissive, as pragmatic strategies to convey persuasive messages to the audience. The use of these four types of speech acts indicates that the advertisements function not only as a means of information delivery but also as communication tools designed to shape the perceptions, emotions, and actions of potential users.

Representative speech acts are used to convey claims regarding service characteristics, such as disbursement speed, procedural ease, interest rate reduction, legality, and security under the supervision of the Financial Services Authority (OJK). These claims are presented as facts believed to be true by the speaker, thereby functioning to build credibility and audience trust in the offered service. Although informative in nature, representative speech acts also perform a strong persuasive function in the advertising context.

Directive speech acts are utilized to encourage audiences to take immediate actions, such as downloading the application, entering data, and applying for loans. Directive utterances are delivered through simple, informal, and instructional language and are often accompanied by elements of urgency. This strategy aims to facilitate audience understanding while simultaneously encouraging rapid decision-making.

Furthermore, expressive speech acts are used to express feelings, attitudes, and experiences that reflect the psychological conditions of potential users, such as doubt, rejection, and disappointment toward online loans. The presence of expressive speech

acts allows the advertisements to present consumer perspectives authentically, thereby creating emotional closeness and empathy before offering solutions through the promoted service.

Meanwhile, commissive speech acts function to imply long-term commitment and promises from AdaKami to remain present and accompany users in the process of improving their financial conditions. Through personal and emotional language, these speech acts construct the image of the service as a caring and reliable partner while strengthening audience loyalty.

In general, the findings of this study indicate that the combination of these four types of speech acts is strategically employed to build trust, evoke empathy, encourage action, and create long-term relationships between the service and its users. Thus, speech act theory is proven to be relevant and effective in analyzing advertising discourse, particularly in revealing pragmatic strategies used to influence audience attitudes and behavior.

3.2. Discussion

Based on the analysis of six AdaKami advertisements, a total of 57 utterances were identified and classified into types of illocutionary speech acts according to Searle's (1979) theory. The distribution of the data shows that representative and directive speech acts dominate the discourse of online loan advertising. Representative speech acts appear in 25 utterances (43.86%), while directive speech acts occur in 23 utterances (40.35%). The dominance of these two types reflects the main characteristics of digital online loan advertising language, namely the integration of informative and persuasive strategies that simultaneously construct the image of the service and encourage audience economic action. This finding is consistent with the study by Arrosid and Munandar (2018), which shows that assertive speech acts tend to dominate advertising discourse due to their ability to convey information while building trust. In addition, these results also support Janoschka's view (Lazović, 2014) that advertising language functions to attract attention, persuade, and fulfill audience expectations. In a broader context, these findings align with previous studies emphasizing that digital transformation in the financial sector has changed how financial services are promoted and communicated to the public, with increasing emphasis on persuasive and personalized communication strategies (Azeez et al., 2022; Bataev et al., 2018).

The high frequency of representative speech acts indicates that online loan advertisements tend to present statements positioned as truths, such as service legality, data security, procedural ease, and financial benefits. Within Searle's (1979) theoretical framework, representative speech acts function to describe or state a state of affairs as believed by the speaker. In the context of online loan advertising, this function develops into a persuasive strategy that frames the service as a safe and rational solution. Linguistically, such framing has the potential to simplify the complexity of financial risks inherent in online loans, leading audiences to focus more on highlighted benefits than on possible long-term consequences. This finding is in line with studies by Laanemets (2013) and Jahrir et al. (2025), which emphasize that advertising tends to use positively valued linguistic claims such as security, trust, and convenience to construct product perceptions as beneficial solutions. In this context, statements regarding service legality, data security, and processing speed function as constructions of "truth" that minimize risk perception, as also noted by Gosling (2005) and Nguyen and Nguyen (2017) regarding users' tendencies to underestimate the risks of online transactions.

The dominance of directive speech acts indicates that the language of online loan advertising is action-oriented, explicitly directing audiences to perform specific actions.

Direct instructions, invitations, and imperative sentences accompanied by urgency reflect the characteristics of digital communication that are fast, concise, and demand immediate responses. According to Searle's (1979) theory, directive speech acts aim to influence the hearer to perform an action. In this study, perlocutionary effects are understood as pragmatic potential in the form of encouraging audiences to immediately download applications or apply for loans, rather than as direct empirical audience responses. This strategy is also consistent with Syafitri's (2019) view that advertising language should be designed to be engaging, persuasive, and easy to understand so that messages can be conveyed effectively. In the Indonesian context, where levels of digital financial literacy remain varied, such linguistic strategies have the potential to influence rapid economic decision-making without adequate consideration of risks.

The high frequency of directive speech acts in online loan advertising also supports the findings of Matz et al. (2017) and Koçyiğit (2019), which indicate that modern digital advertising is designed to encourage rapid engagement and conversion. Direct calls to action and the use of urgency reflect the responsive nature of digital communication. This strategy is in line with Rashid et al. (2016), who argue that dramatization and interactive approaches in modern advertising aim to reduce the formality of persuasion while increasing audience engagement. Similar patterns were also identified by Ouattara and Lizie (2024) in advertisements in other service sectors, suggesting that directive linguistic strategies operate across sectors in digital commercial communication.

Expressive speech acts were found in six utterances (10.53%) and function to express feelings and attitudes representing potential users' experiences, such as doubt, rejection, and disappointment. The use of informal and expressive language is a characteristic feature of digital advertising that seeks to build emotional closeness with audiences. This finding supports the views of Lazović (2014) and Abideen and Saleem (2011) that advertising operates not only informatively and persuasively but also affectively. In this study, expressive utterances function as a narrative strategy to present consumer voices representationally, allowing audiences to feel represented before being offered solutions through online loan services. This approach also aligns with the perspectives of Lee (2010) and Al-Badawi (2024) on the role of emotion in shaping consumer perceptions and choices.

Commissive speech acts are the least frequently found type, appearing in only three utterances (5.26%). Despite their low frequency, these speech acts play a strategic role in constructing impressions of commitment and care from the service provider. According to Searle's (1979) theory, commissive speech acts bind the speaker to future actions. This finding is consistent with Syafitri (2019), who states that advertising often employs promises or guarantees to strengthen audience confidence. However, in digital online loan advertising, such commitments tend to be conveyed implicitly through emotional language rather than explicit institutionally binding statements. This aligns with the findings of Chamidah et al. (2024) and Kurniawan et al. (2023), which indicate that trust in online loan platforms is more often built through image and narrative than through strong institutional guarantees. In practice, this strategy may foster loyalty but also carries potential risks if user expectations do not align with service realities.

Meanwhile, the absence of declarative speech acts (0%) indicates that online loan advertising lacks institutional authority to directly create changes in social status through utterances. This finding is consistent with Searle's (1979) theory and the results of Arrosid and Munandar (2018), which show that declarative speech acts are rarely used in commercial advertising because they are associated with specific formal and institutional

contexts, such as courts or official ceremonies. Therefore, the absence of declarative speech acts in online loan advertising is expected and reinforces the notion that digital online loan advertising language operates within persuasive and symbolic domains rather than institutional performative ones.

Generally, the findings indicate that AdaKami advertisements rely on a combination of representative and directive speech acts to frame online loan services as safe, easy, and quickly accessible solutions. However, these findings should be interpreted with caution, as they are based on a limited data corpus and focus on verbal elements without involving measurement of actual audience responses. Nevertheless, the analysis demonstrates that the dominant use of representative and directive speech acts contributes to the construction of consumers' perceptions regarding online loan services. Representative speech acts tend to construct perceptions of trustworthiness, legality, security, and credibility through factual claims and references to official financial regulations. Meanwhile, directive speech acts contribute to perceptions of convenience, simplicity, and accessibility by encouraging audiences to take immediate action through easy and practical procedures. In addition, expressive and commissive speech acts support the formation of emotional closeness, empathy, and long-term trust toward the service. Thus, consumers' perceptions in this study are identified through the pragmatic functions of speech acts and their persuasive representation within the advertisements.

Socially, these findings are also relevant to the study by Sáez-Linero and Jiménez-Morales (2025), which highlights the ethical dimensions of digital financial advertising, particularly in relation to audience segmentation based on socioeconomic and demographic factors. Language strategies emphasizing convenience, speed, and urgency have the potential to influence groups with lower financial literacy, as noted by Annisa et al. (2024) and Ruhullessin et al. (2022). This strengthens the argument that online loan advertising language functions not only as a promotional tool but also as a factor influencing economic decision-making and users' psychological well-being.

Overall, this discussion shows that digital online loan advertising language is characterized by the dominance of representative and directive speech acts, which function to build trust while encouraging audience economic action. From a linguistic perspective, these findings confirm the relevance and applicability of Searle's (1979) speech act theory in examining digital advertising discourse in the financial services sector. Socially, language strategies emphasizing factual claims, urgency of action, and emotional closeness demonstrate that linguistic practices in online loan advertising have broader implications for how society perceives the risks and benefits of digital financial services in Indonesia. Thus, this study contributes not only to pragmatic research but also offers a critical perspective on language practices in digital financial promotional communication in Indonesia.

4. Conclusion

This study demonstrates that online loan advertisements employ various types of illocutionary speech acts as persuasive strategies to influence audience attitudes and potential actions. Based on Searle's speech act classification, representative and directive speech acts are identified as the most dominant types. Representative speech acts are used to frame online loan services through factual claims regarding legality, security, and ease of use, while directive speech acts function to encourage audiences to immediately perform specific actions, such as downloading applications or applying for loans. The dominance of these two speech act types reflects the main characteristics of digital online

loan advertising language, which simultaneously combines informative and persuasive strategies. In addition, expressive and commissive speech acts complement the persuasive strategy by reinforcing emotional aspects and conveying implicit commitments from the service provider. The use of expressive speech acts allows advertisements to present representations of potential users' emotional experiences, while commissive speech acts construct impressions of care and reliability, even in the absence of institutionally binding promises. These findings confirm that the language of online loan advertising functions not only as a means of information delivery but also as a strategic communication tool that frames reality, builds trust, and influences how audiences interpret the risks and benefits of digital financial services. In the context of Indonesian society, where levels of digital financial literacy vary, linguistic strategies that emphasize factual claims, urgency of action, and emotional closeness have the potential to influence rapid economic decision-making by audiences. Therefore, pragmatic analysis of online loan advertising language is important for understanding how promotional communication practices contribute to the formation of consumer perceptions and behavior. This study is limited by the scope of its data, which focuses only on six advertisements from a single online loan service provider; therefore, the findings cannot be generalized to the entire discourse of digital online loan advertising. In addition, the analysis of perlocutionary effects remains potential in nature and is based on pragmatic interpretation rather than empirical measurement of audience responses. Nevertheless, this study provides theoretical implications by reinforcing the relevance and applicability of Searle's speech act theory in the analysis of digital advertising discourse in the financial services sector. Practically, the findings are expected to help audiences become more critical in interpreting persuasive language used in online loan advertising, particularly in recognizing how promotional messages may influence perceptions, emotions, and borrowing decisions. Greater awareness of these linguistic strategies may support more informed and responsible financial decision-making, especially in evaluating the risks and implications of online loan services. Furthermore, the findings may serve as a reference for industry actors and policymakers in designing promotional communication that is more ethical, transparent, and socially responsible. Future research is recommended to engage more diverse data from multiple platforms and service providers, and to incorporate empirical measurement of audiences responses, in order to advance a more comprehensive understanding of the impact of online loan advertising language.

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