



PERSUASIVE STRATEGIES USED BY MULTI-LEVEL MARKETING AND INSURANCE AGENTS

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Abstract

This study examines the types of persuasive strategies used by Multi-Level Marketing (MLM) and insurance agents in influenced target costumers. The purpose of this study besides to find out the types of persuasive strategies used by MLM and insurance agents also to find out the differences and the similarities of the types of persuasive strategies used by the agents. This study is a descriptive qualitative method because it explains and compares the types of persuasive strategies used by MLM and insurance agents to see the differences and the similarities. The result of the study shows that (1) the types of persuasive strategies that mostly used by MLM and insurance agents is Logic and Evidence (2) the highest component used by MLM agents is Specific Evidence, however, insurance agents used Credible Evidence.

Key words: MLM agent, Insurance agent, Persuasive strategies

A. INTRODUCTION

Persuasion has become a part of human life. Realized or not, humans always use persuasion in everyday conversation to be able to convince or change the beliefs of others. Related to what conveyed by Manggala (2017:66), humans often used creative languages such as in writing, direct or indirect interaction, phatic communication, and advertising in their daily life. It means that humans use language not only as a communication tool but also as a tool to get what they want. In the world of business, persuasion is important. It is because persuasion is in under the purpose of the business itself that is to have as many consumers as possible whether to buy products or use the services offered.

Offering a product or service to consumers must certainly have an attractive strategy, this strategy being a guideline for the sellers to gain the beliefs of the target consumers. According to Larson (2004:20), persuasive strategies are various stages that used to get several goals. It means persuasive strategies are a technique or method used to influence someone or a group of people to take

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action or follow the influence given. This research focused on the types of persuasive strategy used by the agents of MLM and insurance which analyzed by using the theory of persuasive strategies that proposed by Beebe & Beebe (2012) combined with the theory by Aristotle (in *Persuading Aristotle* 1998).

MLM and insurance are businesses that aim to invest in the future. Both of these businesses have almost the same business strategy and system of benefits, the difference between the two lies in the system of work. Even though, some of the Insurance also apply the same system of work with MLM. Another difference lies in how to interact with the prospective customers. Like what Crystal (1970:99-106) conveyed, people's way to communicate with each other does not the same, it can give an assumption and even the circumstances. It means humans have different ways of expressing the language even though it has the same purpose. Thus the problem that the researcher wanted to figure out is "What are the types of persuasive strategies used by MLM and insurance agents" which become three research question (1) what are the types of persuasive strategies used by MLM agents (2) what are the types of persuasive strategies used by insurance agents and (3) what are the differences and similarities of the types of persuasive strategies used by MLM and insurance agents.

Persuasive strategies theory by Beebe & Beebe is a theory that was published in 2012 which the owner is Steven A. Beebe and the wife Susan J. Beebe. Based on this book, Beebe & Beebe (2012:314) explain that "persuasion is the process of changing beliefs, values, attitudes or behavior". That means the speaker conveys the thinks about the things the speaker wants the listener to do. To be able to achieve this goal, the speaker must have strategies in conveying and composing words. So that listener who listens is interested in what is being said and change the thought to do what the speaker says.

In this theory, Beebe & Beebe establishes three types of persuasive strategies. The first type Enhancing Your Credibility is related to the listener's perception of the speaker, consist of three components: Competence, Trustworthiness, and Dynamism. The second type Logic and Evidence is a system of rules in concluding while evidence is facts, examples, and expert opinions that use to support and prove the speaker's statement, consist of seven components: Inductive Reasoning, Deductive Reasoning, Causal Reasoning, Credible Evidence, New Evidence, Specific Evidence, and Evidence to Tell a Story. The third type Emotion to Persuade also consists of seven components: Use Concrete Examples, Emotion-Arousing Words, Nonverbal Behavior, Visual Images, Appropriate Metaphors and Similes, Appropriate Fear Appeals, and Appeals to Several Emotions. This theory combined with the theory by Aristotle (in *Persuading Aristotle* 1998) especially in the components competence, trustworthiness, and dynamism.

B. RESEARCH METHOD

The research is a descriptive qualitative method because the data would be compared to determine the differences and the similarities of the type of persuasive strategies used by MLM and insurance agents. The sources are six random videos of the last five years from YouTube relating to MLM and

insurance agents. These videos are only consisting of male agents with all of the products and services offered are related to health. The data of this research are the utterances and sentences that consist of persuasive strategies used by the agents of MLM and insurance. The data collected is used not only to find out the type of persuasive strategies used by the agents but also to see the differences and the similarities between the agents.

There were three steps done in order to collect the data. First, the researcher downloaded three videos for each MLM and insurance agents from *YouTube.com*. Second, the researcher transcribed the videos. Third, the researcher re-read the video's entire transcript. After collecting the data, the researcher analyzed the data based on four steps. First, the researcher identified the data that have been transcribed. Second, the researcher classified the data based on the type of persuasive strategies that they are categorized into. Third, the researcher analyzed the data to find the differences and the similarities of the type of persuasive strategies used by the agents. Fourth, the researcher made an explanation about the results of the research and the conclusion related to this explanation.

C. RESULT AND DISCUSSION

1. Research Findings

a) Types of Persuasive Strategies used by Multi-Level Marketing Agents

The findings are shown in the table below

Table 3 The Finding of the Types of Persuasive Strategies used by Multi-Level Marketing Agents

Persuasive Strategies		MLM Agents	
		Number	Percentage
Enhancing Your Credibility (EYC)	Competence (C)	17	3.58%
	Trustworthiness (T)	52	10.97%
	Dynamism (D)	0	0%
	Total of EYC	69	14.55%
Logic and Evidence (LE)	Inductive Reasoning (IR)	43	9.07%
	Deductive Reasoning (DR)	13	2.74%
	Causal Reasoning (CR)	0	0%
	Credible Evidence (CE)	0	0%
	New Evidence (NE)	0	0%
	Specific Evidence (SE)	188	39.66%
	Evidence to Tell a Story (ETS)	12	2.53%
	Total of LE	256	54.00%
Emotion to	Use Concrete Examples (UCE)	7	1.47%
	Emotion-Arousing Words (EAW)	4	0.84%
	Nonverbal Behavior (NB)	0	0%
	Visual Images (VI)	17	3.58%
	Appropriate Metaphors and Similes (AMS)	0	0%

Persuade (EP)	Appropriate Fear Appeals (AFA)	1	0.21%
	Appeals to Several Emotions (ASE)	120	25.31%
	Total of EP	149	31.43%
	TOTAL	474	100%

To answer the first research question, from the table, Logic and Evidence is the type which is mostly used by MLM agents in communicates with the target customers with the total of used is 256 times (54.00%). The highest component used in this type is Specific Evidence which occur 188 times (39.66%). It is because to avoid misunderstanding towards the target customers or the listeners, the agents should giving specific information about the product introduced. Followed by the component in Inductive Reasoning 43 times (9.07%), Deductive Reasoning 13 times (2.74%), and Evidence to Tell a Story 12 times (2.53%).

The second most of the types of persuasive strategies used by MLM agents based on the table is Emotion to Persuade with the total of used is 149 times (31.43%). The highest component used in this type is Appeals to Several Emotions that occur 120 times (25.31%). It is because emotion is needed to make the target customers interested in what is introduced by the agents. Followed by the component Visual Images 17 times (3.58%), Use Concrete Examples 7 times (1.47%), Emotion-Arousing Words 4 times (0.84%), and Appropriate Fear Appeals 1 time (0.21%).

The last type of persuasive strategy that mostly used by MLM agents is Enhancing Your Credibility with the total of used is 69 times (14.55%). The highest component used in this type is Trustworthiness which occurs 52 times (10.97%) followed by Competence 17 times (3.58%). It is because besides making the target customers or the listeners interested in the product introduced, the information delivered by the agents should be based on real facts and can be verified.

b) Types of Persuasive Strategies used by Insurance Agents

The findings are shown in the table below:

Table 4 The Finding of the Types of Persuasive Strategies used by Insurance Agents

Persuasive Strategies		Insurance Agents	
		Number	Percentage
Enhancing Your Credibility (EYC)	Competence (C)	13	10.83%
	Trustworthiness (T)	8	6.66%
	Dynamism (D)	0	0%
	Total of EYC	21	17.5%
Logic and Evidence (LE)	Inductive Reasoning (IR)	29	24.16%
	Deductive Reasoning (DR)	0	0%
	Causal Reasoning (CR)	1	0.83%
	Credible Evidence (CE)	35	29.16%
	New Evidence (NE)	2	1.66%

	Specific Evidence (SE)	25	20.83%
	Evidence to Tell a Story (ETS)	0	0%
	Total of LE	92	76.66%
Emotion to Persuade (EP)	Use Concrete Examples (UCE)	2	1.66%
	Emotion-Arousing Words (EAW)	1	0.83%
	Nonverbal Behavior (NB)	0	0%
	Visual Images (VI)	0	0%
	Appropriate Metaphors and Similes (AMS)	0	0%
	Appropriate Fear Appeals (AFA)	0	0%
	Appeals to Several Emotions (ASE)	4	3.33%
	Total of EP	7	5.83%
	TOTAL	120	100%

To answer research question number two, based on the table, the type of persuasive strategies that mostly used by the agents is Logic and Evidence with a total percentage of 76.66% in 92 times used. The highest component used in this type is Credible Evidence with a percentage of 29.16% in 35 times used. It is because of insurance not only giving information that important in introducing the service but also the good or bad impact on the information given is needed to known by the target costumers. The other components used in this type are Inductive Reasoning that occurs 29 times (24.16%) followed by Specific Evidence 25 times (20.83%), New Evidence 2 times (1.66%), and Causal Reasoning 1 time (0.83%).

The next most type of persuasive strategies used by insurance is Enhancing Your Credibility with a total percentage of 17.5% in 21 times used. The highest component used in this type is Competence with a percentage of 18.83% in 13 times used. It is because the ability of the agents related to the product that introduced is also important to get the attention of the target customers. The other component used in this type is Trustworthiness which occurs 8 times (6.66%).

The next most type of persuasive strategy used by insurance after Enhancing Your Credibility is Emotion to persuade with a total percentage of 5.83% in 7 times used. The highest component used in this type is Appeals to Several Emotions with a percentage of 3.33% in 4 times used followed by the component Use Concrete Examples 2 times (1.66%) and Emotion-Arousing Words 1 time (0.83%).

c) The Differences and the Similarities of the Types of Persuasive Strategies used by Multi-Level Marketing and Insurance Agents

The findings are shown in the table below:

Table 5 The Finding of the Differences and the Similarities of the Types of Persuasive Strategies used by Multi-Level Marketing and Insurance Agents

Persuasive Strategies		MLM Agents	Insurance Agents
Enhancing Your Credibility (EYC)	Competence (C)	3.58%	10.83%
	Trustworthiness (T)	10.97%	6.66%
	Dynamism (D)	0%	0%
	TOTAL OF EYC	14.55%	17.5%
Logic and Evidence (LE)	Inductive Reasoning (IR)	9.07%	24.16%
	Deductive Reasoning (DR)	2.74%	0%
	Causal Reasoning (CR)	0%	0.83%
	Credible Evidence (CE)	0%	29.16%
	New Evidence (NE)	0%	1.66%
	Specific Evidence (SE)	39.66%	20.83%
	Evidence to Tell a Story (ETS)	2.53%	0%
	TOTAL OF LE	54.00%	76.66%
Emotion to Persuade (EP)	Use Concrete Examples (UCE)	1.47%	1.66%
	Emotion-Arousing Words (EAW)	0.84%	0.83%
	Nonverbal Behavior (NB)	0%	0%
	Visual Images (VI)	3.58%	0%
	Appropriate Metaphors and Similes (AMS)	0%	0%
	Appropriate Fear Appeals (AFA)	0.21%	0%
	Appeals to Several Emotions (ASE)	25.31%	3.33%
	TOTAL OF EP	31.43%	5.83%

In order to answer research question number three, the table showed the comparison of the percentage of the used of types of persuasive strategies by the agents of MLM and insurance which indicate these differences and similarities. Start from the highest and the lowest total of percentage in the used of the types of persuasive strategies by MLM and insurance agents. Logic and Evidence is the type with the highest percentage used by MLM agents. The total is 54.00% with the highest component used in this type is Specific Evidence 39.66%. In insurance, the highest total of percentage is also in the type of Logic and Evidence that is 76.66% with the highest component in this type is Credible Evidence 29.16%.

The lowest total of percentage of the used of types of persuasive strategies by the agents of MLM is in the type Enhancing Your Credibility 14.55% with the highest component in this type is Trustworthiness 10.97%. Different from the lowest total of percentage of the type used by insurance agent that is in Emotion to Persuade 5.83% with the highest component in this type is Appeals to Several Emotions 3.33%.

Next are the highest and the lowest total of percentage in the used of the components in the types of persuasive strategies by the agents of MLM and insurance. The highest component in the types of persuasive strategies used by MLM agents is in the component Specific Evidence with the percentage of 39.66%. Meanwhile, the highest component used by insurance agents is in the component Credible Evidence 29.16%.

2. Discussion

From the study of types of persuasive strategies used by MLM and insurance agents, there were found that the used of the types of persuasive strategies made the language used by the agents of MLM and insurance in communicating with the target customers were structured and organized. Because of that, the persuasive language done by the agents become more efficient and interested for the target customers. All of the three types of persuasive strategies are used by the agents of MLM and insurance which consist of several components.

The type of persuasive strategy which mostly used by MLM agents is Logic and Evidence especially the used of the component Specific Evidence. Related to this, in delivering the information related to what is introduced the agents of MLM are prioritize more to avoid a misunderstanding toward the target customers. It is because giving specific information related to what is introduced is needed to succeed in influencing the target customers. Thus, the other important is attracting the emotion of the customers, because emotion can make the agents easier to influence the customers. That's why Logic and Evidence and Emotion to Persuade type become the most used by the agents that Enhancing your Credibility type.

The most type of persuasive strategies used by insurance agents is also Logic and Evidence, but the component is Credible Evidence. In influencing the target customers, as what has been explained before the most important thing by insurance agents based on this founding is not only to deliver the information about what is introduced but also giving the fact that related to bad or good impact that can get by the target customers related to the service that introduced. Insurance agents are a priority more on fact and the ability in conveying it. It is because to support the agents in giving this information the agents must have the ability related to this. That's why the type Logic and Evidence and Enhancing Your Credibility is the most used by the agents of insurance besides Emotion to Persuade type.

Related to the theory, the findings of this research are different with the research from Olga (2015). In Olga's research found that some components of the types of persuasive strategies such as Causal Reasoning, Emotion-Arousing

Words, Visual Images and Appropriate Fear Appeals were not used by the insurance agents. Meanwhile in this research found different components such as Dynamism, Deductive Reasoning, Evidence to Tell a Story, Nonverbal Behavior and Appropriate Metaphors and Similes were not used by insurance agents in prospecting the costumers.

From the study of the types of persuasive strategies used by MLM and insurance agents, there were three differences and two similarities found. The differences are first, the second most types of persuasive strategies used by MLM and Insurance agents, second, The highest percentage of the components of the types of persuasive strategies used by the agents of MLM and insurance, and third, the types of persuasive strategies that rarely used by MLM and Insurance agents. The first difference has a deviation of percentage about 13.93%, the second difference about 10.5%, and the third difference about 8.72%. The similarities are first, the most types of persuasive strategies used by MLM and insurance agents and second, the used of the components Dynamism, Nonverbal Behavior, and Appropriate Metaphors and Similes. The deviation for the first similarities about 26.66% and the second similarity is 0%.

These differences and similarities are seen from the highest and the lowest percentage of the types of persuasive strategies and the components used by the agents. From these differences and similarities can be seen that the differences in the used of the types of persuasive strategies by MLM and insurance agents become dominant. It proved the opinion from Crystal (1970:99-106) in the previous chapter that conveyed, people's way to communicate with each other does not the same, it can give an assumption and even the circumstances. It means MLM and insurance their ways to persuade the target customers, even though, the language used by both these agents are in the form of persuasive language.

D. CONCLUSION AND SUGGESTIONS

The result of the research shows that the types of persuasive strategies that mostly used by MLM agents is Logic and evidence, especially in the component Specific Evidence. The other components used by the agents in the type of Logic and Evidence are Inductive Reasoning, Deductive Reasoning, and Evidence to Tell a Story. The second most type used by MLM agents is Emotion to persuade especially in the component Appeals to Several Emotions. The other components in Emotion to Persuade used by the agents are Use Concrete Examples, Emotion-Arousing Words, Visual Images, and Appropriate Fear appeals. The last type of persuasive strategy used by MLM agents is Enhancing Your Credibility, especially in the component Trustworthiness. The other component in Enhancing Your Credibility used by the agents is Competence.

Thus, there are several types of persuasive strategies such as Dynamism, Causal Reasoning, Credible Evidence, New evidence, Nonverbal Behavior, and Appropriate Metaphors and Similes were not used by MLM agents in this research.

The types of persuasive strategies that mostly used by insurance agents is also Logic and Evidence but the component is Credible Evidence. The other components used by insurance agents in Logic and Evidence are Inductive

Reasoning, Causal Reasoning, New Evidence, and Specific Evidence. The second most type used by insurance agents after Logic and Evidence is Enhancing Your Credibility especially in the component Competence. The other component used by insurance agents in Enhancing Your Credibility is Trustworthiness. The last type of persuasive strategy used by insurance agents is Emotion to Persuade especially in the component Appeals to Several Emotions. The other components used by the agents in Emotion to Persuade are Use Concrete Examples and Emotion-Arousing Words. There are also several components such as Dynamism, Deductive Reasoning, Evidence to Tell a Story, Nonverbal Behavior, Visual Images, Appropriate Metaphors and Similes, and Appropriate Fear Appeals were not used by the agents in this research.

From the differences and the similarities of the types of persuasive strategies used by MLM and insurance agents, the differences become dominant. These differences and similarities can be seen from the highest and the lowest type of persuasive strategies used also the highest and the lowest components in these types used by the agents of MLM and insurance. Based on these differences it can be said that between MLM and insurance agents have different ways of using types of persuasive strategies even though have the same purpose. Meanwhile, from the similarities, it can be said that both MLM and insurance agents tried to persuade the target customers as if the agents have what the target customers need.

Related to this research, future research about persuasive strategies can be conducted, not only in business or marketing conversation but also can be conducted in everyday conversation such as between mother and children, a person and a friend, and the speaker and listeners. In this research, the sources of data were gotten from the video that already exists on YouTube. For the next research, there are several suggestions to do which related to this research, first, it would be better if the sources of data used are more than six videos as used in this research. It is because of the more sources of data the more accurate the comparison between the types of persuasive strategies used by MLM and insurance agents found. Second, this study has taken male agents to be analyzed based on the persuasive strategies used, for the next research it can take female agents as the speaker to be examined.

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