



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

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### **Abstract**

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. 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%). The researcher concluded that there were differences in language styles used by each brand, adapting to their target audience.

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

### **A. INTRODUCTION**

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 adapted 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. According to Martin Joos (1967, p. 156), there are several types of language styles, such as Frozen style, formal style, consultative style, casual style, and intimate style. Language style itself can be used in all types of languages, both spoken and written, one of which is like in an advertisement.

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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. One example of this can be seen in advertisements for online loan services or *Pinjol*. The Otoritas Jasa Keuangan (OJK) defined *Pinjol* as peer-to-peer (P2P) lending platforms offering faster, more accessible loans without traditional financial institutions (OJK, 2023). Despite its advantages, P2P lending poses risks like high interest rates and dependency, with illegal platforms using aggressive collection methods and violating privacy. From January 1 to May 29, 2023, OJK recorded 3,903 illegal loan cases. The government has responded with legal actions, platform closures, and public warnings. Nevertheless, many people were drawn to P2P lending due to attractive advertisements that address societal needs, especially among those facing financial issues, showcasing the persuasive power of these advertisements.

Based on previous research, no one had conducted a comparative study on online loan advertising. This study focused on *AdaKami* and *Kredit Pintar*, two of the top-rated and most downloaded Fintech Lending Providers licensed by OJK as of October 9, 2023. These platforms, with over 10 million users and 40k YouTube subscribers, stood out among legal P2P lending apps. The researcher focused on analyzing the differences in language styles used in their YouTube advertisements. Given their popularity, *AdaKami* and *Kredit Pintar*'s advertisements had unique characteristics that effectively attract and convince users despite government warnings about the risks of P2P lending.

## **B. RESEARCH METHOD**

Based on the problem posed in this research, namely analyzing the differences in the use of language styles used by *AdaKami* and *Kredit Pintar* advertisements on their YouTube accounts, the form of research used was qualitative comparative descriptive techniques. The researcher used this method because this research aimed to identify differences between the use of language styles used by *AdaKami* and *Kredit Pintar* advertisements on their YouTube accounts and describe the data in the form of words or written text based on the situation that happened in the analysis of language style. For the data source, the researcher chooses *AdaKami* and *Kredit Pintar* advertisements on their YouTube account. The data in this research were spoken utterances obtained from 22 videos from *AdaKami* and 18 videos of *Kredit Pintar* advertisements from January 2023 to April 2024. The researcher collected, downloaded, and then watched those videos of advertisements. After watching the videos, the researcher transcribed the videos and categorized them per utterances to analyze the language style, and categorized them per video based on the indicator. Lastly, the researcher counted the percentage of the data and concluded the findings.

## C. RESULT AND DISCUSSION

### 1. Research Findings

#### 1. Frozen Style

The researcher found some utterances in the *AdaKami* advertisement videos. It was 6 utterances or 1.52 % of the whole utterances in *AdaKami*. The utterance can be seen as follows:

##### **Datum 21**

“*AdaKami selalu ada buat kamu*”

(*AdaKami is always there for you.*) – Video 1 of *AdaKami* advertisement

Those data were categorized as frozen style because the utterances had the same, unchanging structure. Although there were variations in the wording of this slogan, the core message remained consistent, conveying that "AdaKami is always there," which indicated a high level of commitment and formality in the promise made. This consistency placed the slogan in the frozen style category. Even though the words used were not as formal as legal documents or prayers, the fixed and repetitive structure demonstrated the characteristics of the frozen style. Meanwhile, in the *Kredit Pintar* advertisement, the researcher found 16 utterances or 5.71% of the total utterances. The utterance can be seen as follows:

##### **Datum 17**

“*Pintar bersama Kredit Pintar.*”

(*Smart with Kredit Pintar.*) – Video 1 of *Kredit Pintar* advertisement

Similar to the data in the *AdaKami* advertisement, these data from *Kredit Pintar* are categorized as frozen style due to their consistent structure. Despite variations in wording, the main message of the slogan remains unchanged in any context. Additionally, this sentence consistently appears at the end of every video, highlighting repetition, which is one of the key characteristics of the frozen style.

#### 2. Formal Style

The researcher found 17 utterances, or about 1.52% of the whole utterances, in the *AdaKami* advertisement videos. The utterances can be seen as follows:

##### **Datum 175**

*“Terlebih dahulu kami sekeluarga mohon maaf kepada penonton atau orang tua yang mempunyai anak keterbatasan fisik atau disabilitas.”*

(First of all, our family apologizes to the audience or parents who have physically disabled children.) – Video 10 of *AdaKami* advertisement

The utterance above is classified as formal style because it does not contain slang or casual everyday language. This sentence tends to use formal and standard words, such as “*terlebih dahulu*” (first of all), “*mohon maaf*” (apologize), and “*keterbatasan fisik atau disabilitas*” (physically disabled), which reflect the main characteristics of formal style. Meanwhile, in the *Kredit Pintar* advertisement, the researcher found 6 utterances or 2.14 % of the total utterances. The utterance can be seen as follows:

**Datum 101**

*“Pada hari Jumat 17 Februari 2003, Kredit Pintar mendapatkan penghargaan sebagai Indonesia populer digital produk Awards 2023 pada kategori Iron in vintage yang diselenggarakan oleh The Iconomics.”*

(On Friday, February 17, 2003, Kredit Pintar received the Indonesia Popular Digital Products Award 2023 in the Iron in Vintage category, organized by The Iconomics.) – Video 8 of *Kredit Pintar* advertisement

The reason the data is classified as a formal style is that the two utterances use words that are formal and standard, such as “*kategori*”, “*diselenggarakan*”. These words are common for people to use those words in formal contexts. Then datum 101, mentions specific dates and the name of the organization which gives an official impression, therefore the data can be said to be a formal style

### 3. Consultative style

The researcher found 21 utterances, or about 5.33%, in the *AdaKami* advertisement videos. The utterances can be seen as follows:

**Datum 162**

*“Bentuknya udah bagus dia, wah hitam putih, cara permainan warna, artinya unsur seni rupa itu dia dipahami, perspektifnya juga bagus ya, kemudian*

*ruang permainan ruang keseimbangan fokus keharmonisan karya semuanya bagus.”*

(His forms were already good, in black and white, his use of color, meaning the elements of art, he understood them, also the perspective was also good, and the way he played with space, balance, and harmony in his work was excellent.) – Video 10 of *AdaKami* advertisement

Those utterances can be considered consultative style because the speaker tended to give a detailed explanation, as conveyed in datum 162. The speaker discussed artwork that included elemental elements such as shape, color, perspective, and balance. This showed one of the characteristics of the consultative style. Meanwhile, in the *Kredit Pintar* advertisement, the researcher found that consultative style is the most dominant language style used. A total of 165 utterances or about 58.93% of the total utterances were found in this style. The utterances can be seen as follows:

**Datum 3**

*“Yang pertama, konsumsi sayuran, protein, dan lemak sehat.”*

(First, consume vegetables, proteins, and healthy fats.) – Video 1 of *Kredit Pintar* advertisement

**Datum 158**

*“Itulah tiga ide bisnis model 20 juta yang bisa dijadikan sebagai referensi untuk memulai usaha.”*

(These are three 20-million-rupiah business ideas that can serve as references for starting a business.) – Video 12 of *Kredit Pintar* advertisement

Those data were identified as consultative style because they contained suggestions, instructions, or solutions aimed at the listener. Although there is no direct response, it is anticipated that the listeners will follow or consider the suggestions given. The context remains semi-formal as it provides serious, non-joking guidance or advice.

#### 4. Casual style

In the *AdaKami* advertisement, the researcher found that casual style was the most dominant language style that appeared, as many as 313 or 79.44% of the overall *AdaKami* advertisement videos. The utterances can be seen as follows:

**Datum 50**

“*Cuma modal sebarin referral link yang ada di aplikasi AdaKami!*”

(Just share the referral link from the AdaKami app!)  
– Video 3 of *AdaKami* advertisement

**Datum 145**

“*Yaa ngundang banyak lah Kak.*”

(I invited a lot of people) – Video 9 of *AdaKami* advertisement

The data above were categorized as casual style because many used non-standard words that were commonly used in daily conversations which emphasized one of the characteristics of casual style where the word is conveyed spontaneously and naturally. Then, the call *Kak* in datum 145, was used as a familiar and relaxed greeting when communicating. Then, in the data, the researcher saw that the sentence structure was not neatly structured, and there were many repetitions such as datum 157 below:

**Datum 157**

“*SD kelihatan dikit-dikit hobinya tuh kelihatan senangnya, kelihatan bentuk-bentuknya kurang, setelah SMP itu baru bentuk-bentuknya itu kan kelihatan mungkin, gambar-gambarnya gitu.*”

(Since elementary school, there was a glimpse of his hobbies, his enjoyment was noticeable, his forms were not quite visible, but after junior high school, those forms became more apparent, maybe in his drawings like that.) – Video 10 of *AdaKami* advertisement

In the data, there was a repetition of words that are also informal such as "*keliatan*" which reflected the way it flowed as if it was telling a story, without following formal grammatical rules. Therefore, those data are categorized as casual style. Meanwhile, in *Kredit Pintar*, this language style occupied the second position with the most utterances found out of all utterances in *Kredit Pintar* videos, which were as many as 92 utterances or 32.86%. The utterances can be seen as follows:

**Datum 97**

*“Jika kamu mengalami hal tersebut tak usah panik.”*  
(If you encounter this issue, don't panic.) – Video 7  
of *Kredit Pintar* advertisement

**Datum 115**

*Selamat mencoba ya Sobat Pintar, semoga sukses.*  
(Good luck, Sobat Pintar! May you succeed.) –  
Video 9 of *Kredit Pintar* advertisement

In the data above, it can be seen that the situation was informal, seen from the way greeting of "*Sobat Pintar*" and "*kamu*" which signified familiarity, generally if you are familiar, people will tend to use more relaxed language. In addition, there are simplified words such as "no" to "*tak*" which also reflects the characteristics of casual style, where the use of language does not always obey grammatical rules. Therefore, those data were categorized as casual style.

**5. Intimate style**

In the *AdaKami* advertising videos, researchers found that Intimate style is the second most widely used language style, which is 37 utterances or 9.39%. The utterances can be seen as follows:

**Datum 197**

*“Lu emang selalu ada buat gue Wan.”*  
(You're always there for me, Wan.) – Video 12 of  
*AdaKami* advertisement

**Datum 208**

*“Coba cerita ke emak, emak kan selalu ada buat lu.”*  
(Tell me, I'm always here for you.) – Video 13 of  
*AdaKami* advertisement

**Datum 307**

*“Enggak mudah kalau diingat kejadiannya saat itu, dunia saya akan runtuh.”*  
(It wasn't easy to recall those days when my world seemed to collapse.) – Video 18 of *AdaKami* advertisement

Those data were classified as intimate style type language for several reasons. First, the use of first and second-person pronouns such as "*gue*" and "*lu*" showed an informal situation. Then in the utterances, it was found that many nicknames such

as "Wan", "Dan", and "emak" were used which showed the familiarity between the speaker and the listener. Furthermore, the message conveyed was also personal and contained strong emotional expressions. Therefore, these utterances described a warm, deeply meaningful, and trusting conversation, a characteristic of intimate style.

To answer the research question, the researcher analyzed 22 videos of *AdaKami* and 18 videos of *Kredit Pintar* advertisements from January 2023 to April 2024. The findings were as follows:

**Table 1. The Result of Language Style Analysis.**

No.	Types of Language style	AdaKami		Kredit Pintar	
		Amount	%	Amount	%
1.	Frozen Style	6	1.52 %	16	5.71 %
2.	Formal Style	17	4.31 %	6	2.14 %
3.	Consultative Style	21	5.33 %	165	58.93 %
4.	Casual Style	313	79.44 %	92	32.86 %
5.	Intimate Style	37	9.39 %	1	0.36 %
Total		394	100 %	280	100 %

The table above was the result of the analysis of the language style types used by *AdaKami* and *Kredit Pintar* advertisements from January 2023 to April 2024 on their official YouTube account. The total data for language style analysis for *AdaKami*'s video advertisement was 394 data. Meanwhile, *Kredit Pintar*'s video advertisement was 280 data. The data were analyzed by counting the percentage of each style. Based on the table above, it can be seen that in *AdaKami* advertisements, the highest language style was casual style, while in *Kredit Pintar* advertisements, the highest was consultative style. The lowest language style in *AdaKami* advertisements is frozen style, and for *Kredit Pintar*, it was intimate style.

## 2. Discussion

To answer the research question, the analysis of language style in the *AdaKami* and *Kredit Pintar* advertisements on their YouTube account shows that each brand takes a different approach to communicating with its audience. *AdaKami* leads heavily on the casual style, using informal, laidback language that feels more like a conversation between friends. This is followed by the intimate style, which adds a personal touch to their



messages. Less frequently, they use consultative, formal, and frozen styles. In contrast, *Kredit Pintar* primarily uses the consultative style, which is more semi-formal and structured. They also incorporate some casual, frozen, formal, and intimate styles but to a lesser content.

The way *AdaKami* and *Kredit Pintar* choose their language styles is closely tied to their target audience and communication goals. The casual style is usually used in informal settings among people with similar backgrounds, such as age, social status, or education level. *AdaKami* targets a younger audience, aged 18 to 35, including millennials and Gen Z, who prefer communication that is straightforward and relatable to them, especially on digital platforms. By using a casual style, *AdaKami* makes their advertisements feel friendly and approachable, helping their audience feel at ease about addressing their financial needs. The addition of the intimate style deepens this connection, making the advertisements feel more personal and engaging.

*Kredit Pintar*, on the other hand, uses the consultative style, which is common in semi-formal settings like business meetings or professional consultations. This suggests that they are aiming for a slightly older audience, aged 25 to 50, who are more likely to be involved in professional or semi-formal situations. This audience appreciates clear and reliable communication, especially when dealing with financial services. By using the consultative style, *Kredit Pintar* creates an image of reliability and professionalism, which is crucial for building trust. They complement this with a touch of casual style to keep the message approachable and make it accessible to a broader audience.

Looking at Martin Joos's (1967, p.156) theory of language styles, which divided it into five types, frozen, formal, consultative, casual, and intimate style, it is clear that *AdaKami* and *Kredit Pintar* carefully chose styles that fit their brand identities and audience needs. *AdaKami*'s casual style fits well with Joos' idea of informal, friendly communication, which is ideal for younger audiences connecting with casual situations. In contrast, *Kredit Pintar*'s use of the consultative style aligns with Joos' description of a more professional approach, which is great for building trust with a more mature audience.

Comparing these findings to other previous studies reveals some interesting differences. For instance, Muthmainnah (2016) studied English television advertisements and found that personification was the most common style. This is different from *AdaKami* and *Kredit Pintar*'s focus on casual and consultative styles. Muthmainnah's study looked at figurative language, which focuses on emotional and artistic aspects, while this research is more about how formality levels match the audience and context. Next, Caesary et al. (2022) found four language styles and six ad strategies in CNN ads, highlighting its broader audience. Furthermore,

Azhar and Fitrawati (2023) explored language styles in Indonesian stand-up comedy on YouTube, finding that the casual style dominated. This is similar to the *AdaKami* approach but in a different context, where comedy is naturally informal and relaxed. Financial services, like those offered by *AdaKami* and *Kredit Pintar*, need a balance, using casual language to connect but also using consultative elements to build trust and credibility.

So based on the researchers' analysis, there are differences in the advertising formulas used by *AdaKami* and *Kredit Pintar*. *AdaKami* focuses on advertisements that present problems that the target audience can relate to and then offer products as solutions. In contrast, *Kredit Pintar* focuses on advertisements that emphasize the values of the *Kredit Pintar* brand through informative and educational advertisements. The difference in advertising formula between *AdaKami* and *Kredit Pintar* arises because each brand has a marketing strategy that adapts to the characteristics and needs of their target audience, the brand image goals, they aim to achieve.

#### **D. CONCLUSION AND SUGGESTIONS**

Based on the findings of this study, the researcher identified differences in the use of language styles and advertising formulas in *AdaKami* and *Kredit Pintar* advertisements on their YouTube accounts from January 2023 to April 2024 as follows: For *AdaKami* advertisements, the researcher found that there were 5 language styles used, with the most dominant is casual style. Meanwhile, for *Kredit Pintar* advertisements, the researcher also found that their advertisements used 5 language styles, but the most dominant was the consultative style. These differences show how each brand targets different audiences. *Adakami* uses a casual style to reach younger audiences who prefer a friendly and personal touch. *Kredit Pintar*, on the other hand, uses a consultative style to attract a more mature audience who values clear and professional communication. The research has been conducted and there were some suggestions that the researcher expected to be done. The researcher suggested that further researchers to complete this study using other theories and sources. To make a detailed analysis, further researchers were needed to conduct the dept research. It was suggested for them to conduct some studies about other advertisements from any brand.

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