

CHAPTER I INTRODUCTION

This chapter consists of five main points. The first point is the background of the study, which provides the rationale for choosing this topic. The second point is the research questions, which serve two questions as the central guide for the study. The third point is the objectives of the study, which clearly state the aims and purposes of the research. The fourth point is the significance of the study, which explains its theoretical contributions and practical benefits. The fifth point is the scope and limitation, which define the boundaries of the discussion and set the parameters of the research.

1.1 Background of the Study

In recent years, online loan services have grown rapidly and gained legal status. This issue happened because of the financial needs that both young and old people have. In response to this demand, various financial technology companies offer peer-to-peer lending (P2P) or online loan products that are easily accessible and require minimal administrative procedure (Hidayati et al., 2022). Financial Technology (Fintech) is an innovation in the financial services industry that utilizes technology to facilitate financial transactions (Nurhayani et al., 2022). Due to their convenience and speed, online loans have become very popular among generations and are also predicted to continue to grow (Hidayati et al., 2022). Moreover, in an era that is increasingly advanced and with the growing digitalization, the efforts to provide online loans by the investors can be done digitally by financial technology (Putra et al., 2024). As a result, all online loan providers are competing to provide large loans easily.

Online loans providers attract public attention in various ways, particularly through advertisement. Advertisement serves as a tool to establish credibility and foster public trust in their services. Advertising is a type of information or message created by a person, institution/agency, or company to convince and influence people to buy or use a product or service marketed to the general public (Losi & Rosida, 2022). According to O'Shaughnessy (2004) effective advertising is, almost always, persuasive advertising; and advertising that does not seek to persuade (relying, for example, on attention getting or repeated exposure effects

alone) is really missing an opportunity. In a competitive situation those who persuade best are those most likely to win. Thus, advertising becomes an essential strategy for online loan providers to reach and influence potential customers.

Building on this strategy, online loan advertisements have become increasingly widespread across the internet, reflecting the rapid expansion of financial technology services and the growing reliance of society on digital platforms. This phenomenon occurs because advertisers understand that online media enables them to reach larger and more diverse audiences in a faster, more cost-effective, and highly targeted manner compared to traditional advertising channels. With the growth of internet use over the decades, advertisers have now considered online advertising a potentially powerful marketing platform (Hidarto, 2021). Consequently, this strategy employs persuasive communication to gain favorable responses from viewers, motivating them to apply for loans through the platform offered.

As online loan advertisements increasingly depend on persuasive communication, their effectiveness cannot be separated from rhetorical strategies that shape how messages are interpreted by potential customers. In the digital environment, competitive advertisers must create messages that are not only informative but also stand out, capture attention, and build trust quickly, making rhetoric essential to this strategy. This rhetoric can be used to make the advertisement more competitive. According to Vladimirova et al. (2025) a relatively quick, easy, and cost-effective way to achieve this objective is to apply the methods of rhetoric to advertising. Rhetoric is the skill to use language more impressively and persuasive (Taping et al., 2017). As a result, the persuasive effectiveness of online loan advertisements is deeply tied to their rhetorical design, which guides the audience's interpretation and encourages engagement.

Since rhetoric plays a crucial role in shaping the persuasiveness of online loan advertisements, it is necessary to look more closely at how this rhetoric is actually expressed in the language. In online loan advertisements, rhetoric commonly appears through specific stylistic choices particularly in the use of tropes. Rather than functioning merely as decorative language, tropes operate as persuasive devices that frame financial service in a convincing way. The tropes

also serve to influence audience perception of the online loan services being offered. Fahnestock (2011) defines tropes as substitutions and alternate choices that have rhetorical work to do. Therefore, examining how tropes are used in online loan advertisements becomes essential for understanding the specific linguistic choices that shape their persuasive effect.

Although some types of tropes had been associated with literary works, the use of this trope is not limited only with poetry or fiction. Fahnestock (2011) stated that the tropes, especially metaphor, have monopolized attention and have been adopted as virtual markers of the literary. Yet they were defined and illustrated in great detail in rhetorical manuals for over two thousand years for their practical quality of epitomizing arguments and having persuasive effects on audiences. For example in advertisements, tropes such as metaphor and hyperbole are used to simplify ideas, exaggerate benefits, or create a positive emotional tone around a product or service. When applied to online loan promotions, these rhetorical devices can make borrowing appear easy, quick, or even risk free. This becomes a huge problem because the persuasive power of tropes can shape people's perceptions in ways that are not always accurate. Many online loan platforms use attractive tropes to hide potential risks, leading the audiences to trust services which will later cause the problems.

The persuasive function of tropes highlight the importance of distinguishing it from other related concept, particularly figurative language. While some types of tropes have the same definition with figurative language, the two are not entirely the same. As it is stated by Sala-Suszyńska (2016) that figurative language primary functions to create a special effect, clarify an idea, and make an expression become more colourful. In contrast Fahnestock (2011) notes that tropes as well as certain ancillary devices deserve attention for their rhetorical functions. It means that tropes have rhetorical force which influence how the audiences understand and respond to a message in advertisement. As a result, tropes in online loan advertisements can contribute misleading impressions and influence people to make financial decisions without fully understanding the consequences, which is troubling since many individuals have already become victims of unsafe lending practices.

Based on the facts above, this study aims to explore tropes, as rhetorical devices used in online loan advertisements of SoFi and MoneyMe in TikTok, as well as Sallie Mae in YouTube. It is interesting to study the tropes to know in what way it can influence someone's decision to take out an online loan.

1.2 Research Questions

This study focuses on the use of tropes, as rhetorical devices in online loans advertisements. There are two research questions for conducting this study:

1. What are the tropes, as rhetorical devices, used in online loan advertisements?
2. What are the functions of the tropes used in the online loan advertisements?

1.3 Objectives of the Study

Guided by the research questions, this study aims to accomplish the following objectives:

1. To identify the tropes, as rhetorical devices, used in online loan advertising.
2. To explain the functions of the tropes used in online loan advertising.

1.4 Significance of the Study

This research has theoretical significance by contributing to stylistic theories, particularly regarding the use of rhetorical devices in which tropes to persuade someone. By analyzing thirteen types of tropes, namely synecdoche, metonymy, antonomasia, metaphor, allegory, simile, analogy, irony, hyperbole, litotes, amphiboly, paradox, paralepsis/praeteritio and their functions, this study aims to understand how tropes as rhetorical devices are used in online loan advertisements to attract loan applicants through their platform, while also refining the existing theoretical framework.

In addition, the practical significance of this study leads the researcher to expect that this study can give beneficial contributions, particularly in enhancing the understanding of persuasive strategies in online loan advertisement. This study intends to help the readers to be more aware of the strategies used by advertisers in online loans, especially the use of tropes as rhetorical devices. By exploring the tropes used and their functions in online loan advertisement, this study aims to

give the readers new insight into how these tropes are used to shape audiences' positive perception on online lenders and to influence them to take out online loans.

1.5 Scope and Limitation

The scope of this study is rhetorical stylistics. This study will analyze the use of tropes as rhetorical devices in online loan advertisements content taken from TikTok and YouTube. The analysis will focus on identifying the words, phrases, and sentences found in both written and spoken text of the advertisement containing tropes. This study does not analyze the prosodic features such as stress and intonation in the spoken text. Accordingly, the researcher will examine only the types of tropes and their functions in three selected online loan advertisements: SoFi, MoneyMe, and Sallie Mae based on Fahnestock's (2011) theory.