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**PERSUASIVE COMMUNICATION USED BY INSURANCE AGENTS OF SELLING PROSPECT IN  
PRESTASI AGENCY BINJAI**

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**ABSTRACT**

The persuasive language used by agents is able to change the thoughts and feelings of the prospective customer until the opinion that conveyed by the agent is carried out reaches its main purpose, closing. The researcher sees a phenomenon among agents where they have offices in the same place, then have the same coach and training model, but in the end of the day the results seen from their sales figures vary from one another. This research aims to analyze what persuasive strategies are used in sales and the relationship between persuasive language and speech acts. The theories used in this research are pragmatics and communication. Speech acts in this research used as the support theory of the pragmatics. The researcher used qualitative research methods to analyze the data. The result, the researcher got 14 data in analysis of persuasive strategies and illocutionary act. There are, 6 data of enhancing credibility, 4 data of using logic and evidence to persuade and 4 data of using emotion to persuade. The researcher found the most frequently used strategy is Using logic and evidence and Enhancing credibility with competence. From the analysis the researcher also found there two sales methods, soft selling and hard selling.

**Keywords:** *Persuasive Strategies, Selling, Speech Acts, Insurance Agents.*

**INTRODUCTION**

Persuasive communication is a strategy that uses psychological or sociological data and facts to impact the communicant's desire to be persuaded (Devito, 2010:387). Persuasive language is widely used in several ways. Both from the buying and selling process that occurs in traditional markets to the process of reaching an agreement between large companies. Persuasive language also plays a big role in several jobs, one of which is in the marketing sector. The researcher considers that in the process of making sales to prospective customers, of course each agent uses persuasive language. There are factors that can affect their ability to convey persuasive language, including their personal abilities, long working experience, having the same training or coach. The researcher sees a phenomenon among agents where they have offices in the same place, then have the same coach and training model, but in the end of the day the results seen from their sales figures vary from one another.

This research used the pragmatics theory. Levinson (1983) defines that Pragmatics is the research of language use. It means that language or speech that produce by the speaker has a function in it. It is line with what Alwi (2004) stated that, language makes us wiser in understanding the speech that delivered by the speaker. He defined that language can give a lot of information that delivered by intrinsic or extrinsic. It means, Pragmatics can solve the problem about the speaker and the listener's point of view.

There are languages, speaker and listener. Pragmatics focuses on dissecting the contextual meaning of an utterance and the situational meaning of a background. The background is influenced by several factors, such as place setting, time setting, participants, topic objectives and communication media.

Pragmatics focus on analyzing the meaning of an utterance. In conducting the analysis, Pragmatics refers to the rules of speech acts or utterances. This is because Pragmatics theory is used as a way to assess a goal in a literary work that contains values and teachings aimed at the reader. Leech (1983) defines that Pragmatics can be a problem solver for different point of view. The listener may have the same intention in hearing the speaker speech, but sometimes the way of the speaker produce the speech cause the problem. Leech (1983) defines that

the intention may not be delivered because of the mistake in the way of the speaker deliver the speech. It means, capability and the way of the speaker speech affect most of the result.

In this research, the theory is not just pragmatics but there is communication theory by Beebe & Beebe (2012: 6), communication can act as a medium of interaction, namely a condition in which the speaker or as a source of information deliver an utterance containing information by a media which heard and understood by the listener. After the speaker finishes delivering his message and the listener finishes understanding the meaning of the information given. The listener provide feedback to the speaker as a form of reply or understanding from the listener.

## METHOD

This research aims to find answers to phenomena among agents. The agents have the same coach, the same training and also the same products to sell, but each agent gives different results in their sales figures. The researcher chose three insurance agents from the PT. Prestasi Binjai Agency with different backgrounds. The background in question is the length of work experience of each agent, the achievements achieved during the work period, the age of the agent, and his personality.

Researcher take data from the results of conversations between insurance agents and prospective customers or their customers. After the conversation is obtained in the form of a recording, the recording is converted into a transcript. The researcher analyzed the results of the transcript to be classified against the use of persuasive strategies.

The reason for using a qualitative descriptive method in this thesis is because the transcripts are analyzed to classify it into parts of a persuasive strategy theory by Beebe&Beebe. In addition, the researcher also analyzed the words spoken by the agents when they make prospects based on Austin's theory. Locutionary acts are the focus of speech analysis in this thesis.

The primary data of this research is the recording of the conversation between the agent and the customer which the researcher recorded when he went down to the field to research. This data is the object of research contained in this study. Secondary data from this research are references from other journals that have similar discussions, besides that there are theory books whose theories are used in this study. This secondary data helped the validity of the primary data.

## RESULT AND DISCUSSION

### RESULT

#### Analysis of Persuasive strategies and Illocutionary Acts

In this chapter, the researcher explore some of the research findings. Answering the problem of the research stated in the previous chapter related to persuasive strategies used by the agents in the selling process and find out the intention of the agents by using the illocutionary acts. The process of analyzing the data of this research was conducted to categorized the using of persuasive strategies and intention to what the agents say.

#### 1. Enhancing credibility

Credibility is something that arises from the perception of others which is formed on several factors. In this research, credibility is strongly influenced by the ability of agents to make sales. In the selling process, of course, not everything that is discussed is absolutely about the product or the good of a company that the agent represents. There are informal stories in the form of daily conversations about life. Usually the agents conveyed their achievements in their work, as well as their experiences and abilities and happy and sad stories in carrying out their journey. Sentences that later contain this can be a reference to be categorized in a persuasive strategy enhancing credibility.

**Data 1 :** "...saya dan mas (Abang dalam bahasa jawa) dino adalah perwakilan dari Rumah Sakit Pantai Melaka untuk kasus internasional.."

"..me and mas (brother in java language) dino are the representative for Melaka Pantai Hospital for the international case.."

The underlined sentence is a sentence that shows that the agent and her husband are trustworthy people so that they can be represented by a coastal hospital in Melaka, being a representative in an international field is certainly someone who has sufficient competence. This sentence is an example of a sentence that can enhance the credibility of the agent by showing reliable competence to be able to become a representative on an international scale. The relation between the Illocutionary acts and Persuasive Strategy is the agent used the story to deliver the intention that customer should trust him.

## 2. Using Logic and Evidence to persuade.

Providing evidence that affects logic, then providing certain evidence and the latest evidence in the speech delivered by agents is one of the persuasive strategies used by agents. So, giving an analogy to customers is also able to lead opinions on the logic towards what agents want, namely product sales. In this subsection, the researcher analyzes speech which contains logic and evidence to persuade.

**Data 1 :** “... ketika aku ada disana, mas dino dapat 600 ribu rupiah. Dzaky dapat 600 ribu rupiah, totalnya 1 juta 200 ribu rupiah. Aku bingung bagaimana menghabiskan uangnya.”

“...when I was there, mas Dino got six hundred thousand rupiah, Dzaky got six hundred thousand rupiah, total is 1,2 million rupiah. I got confused how to spend that much money.”

The sentence above contains a persuasive element that the agent provides testimony about the benefits of one of the insurance products used while his family is hospitalized. The nominal amount of money is 600,000 rupiah, and 1.2 is the nominal amount of 1,200,000 rupiah. After giving a testimonial, the agent said “bingung pake manfaatnya karena bagus kali”, it shows the total amount of money given is very more than enough which means that the benefits of insurance products are very good. So, the sentence above can be categorized as using concrete example to help the listener visualize and testimony is part of credible evidence. Illocutionary acts appear when agents start giving testimony. Agents have the intention that customers must be amazed because customers will be dizzy to spend on facilities instead of thinking about hospital bills. The relation between Illocutionary Acts and Persuasive Strategy is the agent help the listener visualize to deliver the intention that the insurance has a very good product.

## 3. Using Emotion To Persuade

Emotion is a strong feeling that is derived by a circumstance or an instinctive feeling that distinguished with a reasoning or knowledge. Emotions are something that everyone has, which means that emotions can also be interfered with with persuasive strategies, this is effective. Effective means that the response given is in the form of speech or maybe a gesture according to what the marketing agents want. If you want to disturb or lead someone's logic, you need proof or a reasonable reason, then the opposite emotion because of things that don't make sense can disturb or lead someone's emotions. In this chapter, researcher analyzed speech that contained emotion to persuade strategy.

**Data 1 :** “... nasabahku yang tinggal di aceh, mereka bawa anaknya. Hampir setiap hari anaknya menghabiskan uang untuk membeli mobil mainan, begitu balik, dia keliatan sangat bahagia”

“...my customer who lives in aceh, bring their boy.It was almost everyday he spend the money to buy car toy, once he back, he look very happy”

Based on the sentence above, “*It was almost everyday he spend the money to buy car toy, once he back home, he look very happy*” is a sentence that gives a picture to prospective customers that even families can feel the benefits of insurance products. The agent also gave testimony that his son was very happy, even though on the one hand his parents were being treated at the hospital. Giving the positive side of a heartbreaking event is able to lead people's feelings to be able to think something good in addition to sadness. This sentence uses the strategy of using evidence to help listener visualize, and the word “happy” defines the boy's feeling, it is an arousing words to persuade.

Illocutionary acts arise when the agent gives testimony to this customer, he has the intention to the customer that the customer must believe that he can be relied on for such things. The relation between Illocutionary acts and persuasive strategy is the agent used the arousing word to deliver intention that family still have happiness even they have a bad time.

## DISCUSSION

### 1. The use of Persuasive strategies

No.	Persuasive Strategies	Speech Sentences
1	Competence, Trustworthiness	“...The representative for Melaka Pantai Hospital for the international case.
2	Dynamism	“...I need to make my customers feel calm during their operation.”
3	Competence	“...Me and mas dino as the representative from Prudential Indonesia to talk about sharia insurance.”

4	Competence, Trustworthiness	<i>"..I have also become a manager, which is not easy and full of requirements, ma'am.."</i>
5	Competence	<i>"..Mr. H. Muslim immediately ordered all his family members to buy insurance from me."</i>
6	Competence	<i>"..They said I was good at arranging events and Mas Dino was good at field technical implementation."</i>
7	Using specific evidence	<i>"...Mas Dino got six hundred thousand rupiah, Dzaky got six hundred thousand rupiah, total is 1,2 million rupiah. I got confused how to spend that much money."</i>
8	Using Specific Evidence, Using evidence to help listener visualize	<i>"...Where is the loss that you got? This is a very good product, you only pay for 10 years to get 20 years of protection. If for 20 years the mother is still living healthy, the money paid will be fully returned."</i>
9	Credible Evidence	<i>"...In 2022, Prudential becomes the number 1 insurance company in total assets, amounting to 73 trillion rupiah."</i>
10	Specific Evidence, Using Evidence to help listener visualize.	<i>"...Why at the time of the Prophet Muhammad SAW. there is Baitul Maal as an institution that takes care of the poor. Then, if indeed all sustenance has been arranged by the almighty, why are there currently many widows and orphans who are experiencing economic difficulties in the social life around us? That is the reason why life insurance needs to be owned by all family leader."</i>
11	Using arousing word (Happy)	<i>"..It was almost everyday he spend the money to buy car toy, once he back, he look very happy."</i>
12	Using Pride Words	<i>"..as we know that it is good for the funeral expenses. It is kinda a sign if he has successful kids right?."</i>
13	Help The Listener to Visualize	<i>"..I wonder how his mental condition if I haven't meet him right now.."</i>
14	Using Hope words	<i>"You know, Maam? Life insurance is designed one of them is to overcome this... So, it means that this money does not include inheritance and you can divide it according to what you want."</i>

The most frequently used strategy is Using logic and evidence and Enhancing credibility with competence. Speech that gives a testimonial which then provokes a reaction from the customer and speech that boosting up their credibility are the example of a "template" sentence. A sentence that has the meaning "why are you rejecting it? This is good" or "you should take it, it will benefit you" or "i already face this, you need to trust me" are the basic sentences of every sentence that the agents modify in the delivery process.

## **2. Hard Selling and Soft Selling**

The researcher discovered a new phenomenon while conducting research in the field. In the delivery process, the agent delivers his speech in various ways. During the delivery process, the researcher found a new phenomenon in this research. According to the researchers, this phenomenon has something to do with agents, more precisely the length of time an agent has a career in insurance. The researcher see that there are two sales methods: Soft Selling and Hard Selling.

Kotler and Keller (2016) stated that, hard selling tends to be said as a conventional way because this condition continuously forces the interlocutor to agree with what the speaker says. Based on this definition, the researcher draws a conclusion where agents who are still juniors in this field tend to sell by hard selling, such as:

*"...Where is the loss that you got? This is a very good product, you only pay for 10 years to get 20 years of protection. If for 20 years the mother is still living healthy, the money paid will be fully returned. There are many of my big families already bought this product"*

The agent very frankly said that there would be no material loss due to having to buy the product. The question that was followed by the submission of a statement made the customer unable to avoid it and had no other choice to refuse it. This hard selling method tends to make customers feel uncomfortable because agents seem to force decisions to be taken by customers. So to avoid this uncomfortable condition, there is a soft selling name. Soft selling in this study can be seen from sentences that tell an experience, an achievement, or a testimony in which the sentence is only a story. Examples of sentences that describe soft selling are as follows:

*"..last night, I was in Colombia asia Hospital to visit my customer who facing a cancer, he said to me that he is little bit calm because he doesn't need to think about the bill. He's happy and all the family thank me. I wonder how his mental condition if I haven't meet him right now.."*

The story told is basically neutral. However, the agent tells the story with the aim that the customer imagines the situation and he reflects on himself what it would be like if he were the one who would experience it. The researcher makes a hypothesis that the old agent tends to give a sentence that focuses on self-validation before making a sale.

Researchers asked senior agents to prove the hypothesis, and it is true that senior agents are more concerned with self-validation than selling products, they assume that to buy an item, it can be done in any store. However, whether the item would be purchased at which store was the task of the agents. What this means is that all agents sell the same product, only they have to give the customer a reason why the customer should buy the product from them.

## **CONCLUSION AND SUGGESTION**

After doing the analysis, the researcher found the agent used 3 persuasive strategies, There are strategy of Enhancing credibility, Using logic and Evidence to persuade, and Using emotion to persuade. After finding what persuasive strategy was used, the researcher saw a phenomenon where agents who were still "junior" in this field of work tended to use the hard selling method in their persuasive actions, and agents who were more "senior" tended to do soft selling. This was found based on the sentences spoken by the agents. Hard Selling and Soft Selling are the way of the persuasive strategies are implemented in the selling process.

After the data has been analyzed, the researcher takes a correlation between illocutionary acts and speech that contains persuasive strategies. The correlation between these two things is that every utterance given by an agent to a customer that contains persuasive strategies is an illocutionary act. This is based on the fact that every speech delivered by agents has certain intentions to convey to customers, either by conveying information, stories or experiences, testimonials, or even questions that affect the customer's feelings and logic. This is in line with illocutionary acts which have the definition of an utterance delivered by a speaker that causes an effect or impact on the listener.

Hopefully, the results of this research can be a reference for other researchers to start new research with different objects or theories, and also for further studies on persuasive language. The researcher hopes that this research can be a lesson for agents in understanding the deeper persuasive language they use during their work because they don't realize that they use it a lot.

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