



Language Use in Digital Marketing of Pegadaian's Gold Savings

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ABSTRACT

This study examines the digital communication strategies of PT Pegadaian to promote its Gold Savings product on instagram. Based on the application of Joos's language style theory and AIDA (attention, interest, desire, action) marketing model, this research analyzes how Pegadaian's instagram captions and hashtags create appealing messages. A qualitative descriptive approach was applied, analyzing 50 instagram posts between January and July 2025, supported by semi-structured interviews among Gold Savings users. The findings indicate that Pegadaian maintains a dominant casual style as indicated by the utilization of colloquial phrases, contractions, and cultural references. This casual style is supported by consultative and formal styles for user engagement and trust. Using the AIDA model, this study also shows how Pegadaian captures attention with attention-grabbing hooks, maintains interest with product education, and stimulates desire through clearly defined call-to-actions. According to this study, Pegadaian success in online marketing lies in its careful application of relatable language and persuasion techniques that make gold investing more approachable for a younger, more digitally engaged market.

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1. INTRODUCTION

The development of digital technology has fundamentally transformed marketing communication strategies across industries. Unlike traditional advertising, which relied heavily on formal communication and one-way information delivery, digital marketing provides interactive platforms that allow brands to establish closer, more dynamic, and more emotional connections with their audiences. The success of a brand in today's marketplace is closely tied to its ability to deploy effective digital marketing strategies, particularly through social media channels that reach broader and more diverse consumers (Alotaibi, 2025; Arora, 2024). Social media platforms such as Facebook, Instagram, and TikTok now dominate the digital marketing sphere, enabling businesses to combine visual, textual, and interactive elements in ways that foster audience engagement and loyalty (Afizans & Majid, 2023). Language, as a key element of this digital interaction, plays a crucial role in determining how audiences interpret and respond to marketing messages, since linguistic choices can directly influence trust, persuasion, and purchase decisions (Prabowo et al., 2024; Oza, 2019).

The financial services industry, long characterized by formal and technical communication, has not been immune to these changes. Banks, insurance companies, and financial organizations increasingly rely on social media to connect with younger, digitally active consumers who are accustomed to approachable and less rigid communication styles (Alnassai & Roze, 2024). In Indonesia, PT Pegadaian provides a compelling case of this transformation. As a state-owned enterprise traditionally associated with pawn services, Pegadaian has recently rebranded and expanded its portfolio, officially becoming Indonesia's first "gold bank" after receiving its license from the Financial Services Authority (OJK) in December 2024. The launch of Pegadaian's Bullion Services in collaboration with PT Bank Syariah Indonesia (BSI) in early 2025 underscored the company's ambition to enter the gold-based financial market on a large scale (Tempo, 2025).

One of Pegadaian's flagship products is *Tabungan Emas* (Gold Savings), which allows consumers to invest in gold starting from as little as IDR 5,000. This product combines financial inclusivity with digital accessibility, as customers can open and manage accounts both offline and through online applications. To promote Gold Savings, Pegadaian has embraced digital marketing, particularly through Instagram, where it publishes product information, financial education content, and aspirational campaigns to strengthen its brand image (Zahriyah et al., 2025). The company's social media strategies extend beyond conventional advertising; instead, they rely on persuasive captions, slogans, and hashtags such as "*Mulai dari Rp 5,000, wujudkan impianmu*" ("Start from IDR 5,000, make your dreams come true"), *#MengEMASkanIndonesia* ("Goldify Indonesia"), and *#GerakinEmasmu* ("Activate Your Gold"). These narrative-driven messages create an image of accessibility, security, and future prosperity while positioning Pegadaian as a modern financial brand (Purbaningsih et al., 2022; Kusuma et al., 2024).

Despite the growing body of literature on digital marketing, several gaps remain. Much of the existing research focuses on small and medium enterprises (SMEs) and consumer goods industries (Ganesh, 2020; Seuk & Wafa, 2023; Effendi & Anshory, 2024), whereas financial institutions—especially state-owned corporations in Indonesia—have received less scholarly attention. Moreover, previous studies have examined the application of the AIDA model in diverse contexts (Djubair & Ming, 2022; Tristanto & Hurriyati, 2023; Gustiawan et al., 2025), but few have analyzed how this model intersects with linguistic strategies such as language styles. At the same time, research has emphasized the significance of language in digital marketing (Prabowo et al., 2024; Sudarsono et al., 2023), but there is limited integration of linguistic frameworks with marketing theories in analyzing social media promotions. Thus, the intersection of Joos's language style framework and the AIDA model offers a novel lens for understanding how financial products are communicated and perceived in the digital age.

This study applies Joos's language style framework to understand how Pegadaian communicates in digital marketing. Joos (1976) classifies language style into five types: frozen, formal, consultative, casual, and intimate. These categories capture the spectrum of communication, ranging from fixed and ritualistic expressions to highly personal and private exchanges. In marketing communication, style functions not merely as a linguistic choice but also as a rhetorical strategy that influences consumer engagement. For instance, casual and consultative styles may foster relatability and trust, while formal tones may lend credibility to financial services. Pairing this linguistic perspective with the AIDA model enriches the analysis. The AIDA model—Attention, Interest, Desire, and Action—remains one of the most enduring frameworks in marketing communication (Fill, 2009). Its application in digital contexts has been widely documented, from nonprofit fundraising campaigns (Muntazah & Andhikasari, 2021) to SME marketing on Instagram (Seuk & Wafa, 2023). The model illustrates how messages guide consumers from initial awareness through emotional engagement to eventual purchase or investment.

By combining Joos's typology of language styles with the AIDA framework, this study offers a holistic approach to examining how Pegadaian employs language on Instagram to promote Gold Savings. It contributes to the literature by addressing two key gaps: (1) the lack of research on the digital marketing strategies of Indonesian state-owned financial institutions, and (2) the limited integration of linguistic and marketing frameworks in analyzing social media promotion.

Based on these considerations, this research proposes the following questions:

1. *In what ways do Pegadaian's captions and hashtags employ distinct language styles to promote its Gold Savings product?*
2. *How do these language styles function within the AIDA framework to influence consumer perceptions and engagement on Instagram?*

2. RESEARCH METHOD

This study adopts a descriptive qualitative approach to investigate PT Pegadaian's marketing communication strategy on Instagram, with a focus on its Gold Savings (*Tabungan Emas*) product campaign. The qualitative method is considered appropriate for this research, as it allows the exploration of language use, symbolic meanings, and persuasive strategies in digital promotional texts, aspects that are not easily measurable through quantitative techniques (Afrians & Majid, 2023; Prabowo et al., 2024).

The primary concern of this research is to analyze how language elements—captions, hashtags, and visual narratives—are constructed to shape user perceptions, foster brand trust, and influence financial decision-making intentions. To achieve this, the study applies a dual analytical framework. First, the language style analysis is conducted using Joos's (1967) theory of language style, which classifies communication into frozen, formal, consultative, casual, and intimate forms. This framework enables a detailed examination of linguistic choices in Pegadaian's Instagram discourse. Second, the marketing analysis adopts the AIDA model—Attention, Interest, Desire, and Action—developed in the field of marketing communication (Fill, 2009; Djubair & Ming, 2022; Effendi & Anshory, 2024). Previous studies confirm the usefulness of AIDA in analyzing digital marketing effectiveness in diverse industries (Ganesh, 2020; Gustiawan et al., 2025; Tristanto & Hurriyati, 2023). By integrating Joos's linguistic framework and the AIDA model, the study ensures that both rhetorical and strategic aspects of Pegadaian's promotional discourse are systematically examined.

The data source consists of posts collected from Pegadaian's official Instagram account, @pegadaian_id, between January and July 2025. From this period, over 50 posts were purposively selected, with emphasis on content explicitly promoting gold products. Posts containing key campaign hashtags such as #MengEMASkanIndonesia ("Goldify Indonesia") and #GerakinEmasmu ("Activate Your Gold") were prioritized, as these represent the central

branding strategies of Pegadaian's digital campaigns (Zahriyah et al., 2025; Pepah et al., 2023). Purposive selection was employed to ensure that only information-rich cases directly relevant to the research focus were analyzed (Purbaningsih et al., 2022; Seuk & Wafa, 2023).

To triangulate findings and strengthen validity, the study also incorporated semi-structured interviews with five new customers of Pegadaian Gold Savings, aged between 20 and 40. This demographic segment was chosen because it represents the digitally active generation most exposed to social media marketing strategies (Alotaibi, 2025; Arora, 2024). The interviews explored participants' interpretations, emotional responses, and decision-making processes after engaging with Pegadaian's Instagram campaigns. Previous studies highlight the significance of capturing audience perspectives in digital marketing research, as consumer interpretation plays a decisive role in shaping trust and purchase intentions (Sudarsono et al., 2023; Alnassai & Roze, 2024).

The data analysis was conducted in two stages. First, a linguistic categorization identified the dominant language styles in captions, slogans, and hashtags, based on Joos's framework. Second, the AIDA mapping evaluated how these language styles correspond to the sequential stages of persuasion—drawing attention, generating interest, stimulating desire, and encouraging action. This dual analysis provides insights into how Pegadaian aligns its linguistic strategies with marketing objectives to promote Gold Savings effectively.

Finally, to ensure credibility and trustworthiness, the study employed methodological triangulation (Instagram data + user interviews), cross-checking with previous research on Pegadaian's gold product strategies (Astuti & Khasanah, 2018; Masyhuri et al., 2023; Putri & Supriadi, 2022), and careful documentation of analytical procedures. This strengthens the reliability of interpretations while reducing researcher subjectivity.

3. FINDINGS AND DISCUSSION

3.1. Language Style

Based on the analysis of 50 posts and captions promoting Gold Savings (*Tabungan Emas*) on Pegadaian's official Instagram account, the findings indicate that the most dominant language style is **casual style**. The distribution of language styles is summarized in Table 1.

Table 1. Language Styles of Pegadaian Instagram Posts

No	Language Style	Frequency	Percentage
1	Frozen style	1	2%
2	Formal style	10	20%
3	Consultative style	12	24%
4	Casual style	26	52%
5	Intimate style	1	2%

Table 1 shows that Pegadaian predominantly uses a casual tone which is characterized by some linguistic and stylistic features. The predominance of the casual style (52%) reflects Pegadaian's strategic choice to communicate in a friendly, approachable, and culturally resonant manner. This style is characterized by several linguistic features. First, colloquial expressions such as *gak cuma* (not just), *udah* (already), *mau* (want), and *nggak perlu ribet* (no hassle) illustrate conversational Indonesian language. Such informality aligns with social

media communication patterns and lowers psychological barriers, making the brand voice more relatable, especially for younger and first-time investors (Afizans & Majid, 2023; Sudarsono et al., 2023).

Second, Pegadaian employs abbreviations and contractions (e.g., *gak* for *tidak*, *udah* for *sudah*), a typical feature of online discourse that facilitates brevity and readability. Third, the frequent use of second-person pronouns such as *kamu* (you) and relational terms like *Sahabat Pegadaian* (Pegadaian's Friend), combined with inclusive markers (*yuk*, *ayo*), fosters audience engagement and strengthens brand–consumer intimacy. This aligns with previous studies that emphasize the persuasive role of personalization and inclusion in digital marketing discourse (Alotaibi, 2025; Prabowo et al., 2024).

Fourth, Pegadaian integrates cultural relevance by embedding local idioms, *pantun*, and familiar metaphors. For example, the *pantun* *pergi ke pesta pakai kebaya, bullion bank bikin emas makin bergaya!* (Go to the party in a kebaya, bullion banks make gold more stylish!) combines humor, rhythm, and cultural imagery, strengthening national identity and emotional connection with audiences. Fifth, metaphors and storytelling—such as *seperti anak tangga yang terus menaik* (like a stair that keeps ascending)—transform abstract investment concepts into relatable narratives. This creative, accessible framing positions gold saving as an attainable and everyday practice, resonating with findings that digital marketing success depends on simplifying financial concepts for lay audiences (Arora, 2024; Gustiawan et al., 2025).

The second most frequent style is consultative (24%), manifested in rhetorical strategies such as personal storytelling, direct questioning, and interactive invitations. Captions like *share pengalaman kamu di kolom komentar* (share your experience in the comment section) and calls to action such as *ayo transaksi sekarang* (go ahead and make the transaction now) illustrate how Pegadaian fosters two-way interaction. This reflects a dialogic marketing approach where consumers are encouraged not merely to consume content but also to participate in co-creating meaning (Seuk & Wafa, 2023; Effendi & Anshory, 2024).

The formal style (20%) is also present, particularly in captions that emphasize product credibility and security, such as *100% emas fisik* (100% physical gold) and *disimpan aman di vault Pegadaian* (safely stored in Pegadaian's vault). Such expressions aim to reduce uncertainty in financial transactions and reinforce consumer trust. Previous research underscores that in financial marketing, trust-oriented communication must accompany persuasive strategies to secure decision-making (Masyhuri et al., 2023; Zahriyah et al., 2025).

Interestingly, the frozen and intimate styles appear only once each. The frozen style surfaces in ceremonial expressions during national campaigns, while the intimate style appears through emotionally charged vocabulary such as *sayang* (darling), coupled with invitations for users to share memorable moments. Although rare, this emotional tone reinforces Pegadaian's attempt to humanize its digital presence and cultivate warmth in its branding.

In addition, nearly all captions are reinforced with branded hashtags, most prominently *#MengEMASkanIndonesia* ("Goldify Indonesia") and *#GerakinEmasmu* ("Activate Your Gold"). These not only strengthen brand identity but also contribute to the creation of a digital community, echoing how hashtags function as digital rallying points for brand movements (Pepah et al., 2023; Zahriyah et al., 2025).

Pegadaian's linguistic strategies on Instagram reveal a deliberate balance between relatability, interaction, and credibility. The casual style dominates to simplify gold investment and attract younger investors; the consultative style enhances interaction and engagement; and the formal style assures safety and reliability. Even though intimate and frozen styles are marginal, their presence broadens the spectrum of Pegadaian's communicative repertoire. These findings highlight that Pegadaian's brand voice is not static but strategically adjusted to fulfill both persuasive and trust-building functions in the digital financial marketplace.

3.2 AIDA Analysis

Building on the language style findings, the application of the AIDA model (Kotler & Keller, 2016) further illustrates how Pegadaian's Instagram captions function as persuasive marketing communication tools. Each stage of the AIDA framework—Attention, Interest, Desire, and Action—is strategically enacted through linguistic and visual elements.

3.2.1. Attention

To capture audience attention, Pegadaian frequently employs powerful hooks in its Instagram captions, such as *Gadai emas sekarang nggak pake ribet!* (Pawn gold now, no hassle!), *Harga Emas Dunia Terus Naik* (The global gold price keeps rising), and *Gajian Emas Datang Lagi* (Gold payday is here again). These slogans highlight urgency and profit potential, resonating with the younger demographic's desire for quick and practical investment opportunities. Attention is further reinforced through the use of visual emphasis (capitalized words, emojis, numerical figures, and promotional codes), which aligns with studies that show how multimodal strategies increase digital message salience (Afrizans & Majid, 2023; Effendi & Anshory, 2024).

Branded hashtags such as *#MengEMASkanIndonesia*, *#GerakinEmasmu*, and *#SmartInvesting* are also strategically deployed to boost visibility, foster digital community engagement, and signal alignment with broader financial movements. This resonates with findings that hashtags serve as digital signposts that enhance recall and participation (Pepah et al., 2023; Zahriyah et al., 2025).

3.2.2. Interest

Once attention is secured, Pegadaian sustains audience interest by presenting information in a structured and relatable way. Captions highlight diverse gold products—including savings, deposits, installments, pawn services, and corporate offerings—thereby catering to multiple financial needs. This product variety strengthens message relevance and provides consumers with tailored entry points into investment.

Additionally, captions employ educational discourse by emphasizing financial literacy concepts such as stability, inflation resistance, and portfolio diversification, making complex investment principles more digestible. Storytelling is also employed to dramatize the financial challenges of lower-middle-class consumers, thus situating Pegadaian's products as solutions. Endorsements by trusted institutions like MUI and BAZNAS further consolidate institutional credibility, which is essential in financial marketing (Sudarsono et al., 2023; Masyhuri et al., 2023). The campaign's claim that gold savings have already reached one ton of deposits sparks curiosity and positions Pegadaian within a narrative of collective achievement, reinforcing community-based motivation for financial action.

3.2.3. Desire

At the **desire stage**, Pegadaian leverages motivational and emotional triggers. Affordability is highlighted through promotional codes, cashback offers, and the opportunity to invest from as little as Rp 10,000. This micro-investment accessibility demystifies gold saving as an exclusive activity, opening it to broader social groups. Captions also frame gold investment within religious and cultural values, such as qurban, hajj savings, and Islamic financial ethics, thereby appealing to Muslim audiences seeking *syariah*-compliant financial products. This integration of cultural and religious dimensions into financial discourse aligns with consumer behavior studies showing that social trust and faith-based compatibility drive investment choices (Alotaibi, 2025; Zahriyah et al., 2025). Furthermore, the sense of urgency is heightened by time-sensitive promotions and limited offers, which create a "fear of missing out" effect. At the same time, long-term benefits are portrayed through metaphors of productive deposits and sustainable financial planning, combining both short-term excitement and long-term security.

3.2.4. Action

Finally, Pegadaian effectively guides audiences toward action by providing clear, direct instructions. Captions frequently employ imperative verbs such as "*transaksi sekarang*" (make a transaction now) or "*mulai investasi emas sekarang*" (start investing in gold now), supported by simplified procedures such as filling out forms, uploading documents, or depositing small amounts.

Interactive calls-to-action invite audiences to comment, share experiences, and repost content using branded hashtags such as #*SahabatPegadaian*, #*Ayoinvestasi* (let's invest), and #*GajianEmas* (gold payday). These encourage participation not only in individual transactions but also in collective financial movements, reflecting a shift from passive advertisement consumption to active digital engagement (Seuk & Wafa, 2023).

The effectiveness of this AIDA strategy is also reflected in participants' testimonies. For instance, a 28-year-old content writer in Jakarta shared that Pegadaian's informal and friendly captions made him feel personally addressed and less intimidated by financial terms. He described the captions as resembling "communication among friends" rather than formal advertising, which sustained his interest and built desire. Ultimately, he acted by registering via the application after reading a clear call-to-action. This illustrates how Pegadaian's use of casual and consultative language successfully guides consumers through the entire AIDA process, from awareness to concrete investment behavior.

Overall, Pegadaian's Instagram marketing demonstrates a nuanced application of the AIDA model. Attention is captured through catchy hooks and multimodal cues; Interest is sustained through product variety and financial education; Desire is fostered through affordability, cultural-religious framing, and urgency; and Action is facilitated through accessible, interactive, and directive messaging. This confirms that Pegadaian's digital communication strategy is not merely promotional but dialogic and community-oriented, situating gold savings as a culturally relevant, financially inclusive, and trustworthy investment option.

4. CONCLUSION

This study analyzed Pegadaian's digital marketing strategy for Tabungan Emas by combining Joos's language style theory and the AIDA model as analytical frameworks. The findings demonstrate that Pegadaian strategically employs multiple language styles to communicate with its audiences on Instagram. The casual language style dominates the campaign, characterized by colloquial expressions, abbreviations, cultural references, and storytelling elements. Such choices not only make gold investment appear more approachable but also lower the psychological barrier often associated with financial products, especially for younger demographics and first-time investors who may otherwise perceive investment as a complex or intimidating domain. At the same time, the use of consultative and formal styles plays a complementary role in building credibility, fostering interaction, and reinforcing trust in Pegadaian's position as a financial institution. This blend of language registers illustrates how digital financial communication must balance relatability with authority to appeal to diverse consumer segments.

In parallel, Pegadaian's use of the AIDA (attention, interest, desire, action) model reflects a deliberate and layered persuasive strategy. Attention is generated through emotional hooks and culturally resonant messages that immediately connect with audiences scrolling through social media feeds. Interest is cultivated through informative content, product explanations, and diversification of offerings, which allow users to perceive the practical value of gold saving. Desire is stimulated by highlighting affordability, inclusivity, and even religious relevance, making the product not only financially appealing but also socially and morally resonant. Finally, action is facilitated through clear calls-to-action, promotional hashtags, and step-by-step instructions that transform awareness into concrete consumer behavior. Together, these

elements demonstrate how Pegadaian aligns linguistic strategies with structured marketing communication principles to achieve persuasive flow.

Beyond these immediate findings, the study underscores the importance of combining linguistic analysis with marketing models in order to understand how language can shape perceptions of financial products in digital environments. The results suggest that effective digital financial communication does not solely depend on aesthetic visuals or promotional discounts, but also on the nuanced orchestration of language styles that connect emotionally and cognitively with target audiences. For Pegadaian, this approach enhances brand trust and positions Tabungan Emas not just as a financial service but as part of a broader cultural movement toward accessible investment.

Finally, the research provides both theoretical and practical implications. Theoretically, it demonstrates how Joos's linguistic framework can be fruitfully applied to modern digital discourse, while the AIDA model remains highly relevant in evaluating online marketing strategies. Practically, it offers insights for financial institutions and digital marketers seeking to target younger, digitally savvy consumers: the integration of casual, consultative, and formal language styles, when aligned with persuasive marketing stages, can significantly influence perception and decision-making. Future research could expand this study by incorporating user engagement analytics (likes, comments, shares) or comparative analysis with other financial institutions to better capture the evolving dynamics of digital financial marketing.

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