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COMMERCIAL BENEFITS BY LANGUAGE DESIGN: PERSUASIVE SPEECH OF FINANCIAL SERVICE PROVIDER ON THAI CYBERSPACE

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ABSTRACT

This research aims to study the persuasion strategies of financial service providers in Thai cyberspace by considering how persuasion strategies appear in the promotion of personal loans and analyzing the modality that appears in preceding strategies. The dataset comprised 287 personal loan advertisements posted throughout 2024 on the official Facebook pages of three major Thai banks: SCB Thailand, Krungthai Care, and KBank Live. The results found that 1) Ethos pays close attention to personal loan instructions, personal loan benefits, loan service policies, and loan security policies. 2) Logos emphasizes the loan's worthiness by providing information about financial services and describing the loan's advantages and characteristics to make comparisons and provide justifications. 3) Pathos demonstrates interactional sense, the existence of the service recipient, communication for the understanding or attention of the service recipient, and other content design that is not directly recommending loan service. The strategy of presenting the significance of language to a Thai financial service provider influences the behavior and perspective of a Thai service recipient. Therefore, the language strategies convey the financial service provider's intent toward the target audience. However, the use of language to build credibility, rationalize arguments, and evoke emotions operates not only as a communicative tool but also as a mechanism of power that shapes perceptions and limits consumer choice. Such persuasion risks prioritizing institutional interests over consumer protection, underscoring both the potential and the constraints of language as a marketing instrument in today is consumerist society.

KEYWORDS: Ethos, Pathos, Logos, Thai Modality, Commercial Benefits.

1. INTRODUCTION

Advertising in the digital age transcends traditional boundaries of marketing, becoming a central tool in shaping consumer perceptions, especially in financial services.

Thai cyberspace, particularly Facebook, has become a vibrant arena where personal loan advertisements flourish. These messages, though commercial in nature, employ rhetorical and linguistic strategies that merit deeper scrutiny. Where there are advertisements, there are commercial benefits. Persuasive language is the essence of advertising. Advertising at its core is persuasive language. Often, advertising sends messages that reveal information about the sender's intentions (Searle, 1979). While previous studies on Thai advertising rhetoric and language strategies have primarily focused on commercial goods such as cosmetics or consumer products, research on financial services remains scarce. Moreover, few studies have systematically applied Aristotle's rhetorical appeals (Ethos, Logos, Pathos) in combination with modality theory to examine how language not only persuades but also constructs power, credibility, and frames consumer decision-making. It indicates a significant gap in understanding the rhetorical and linguistic mechanisms underlying financial advertising in online environments. Advertising rhetoric exhibits symbolic behaviour and significance in relation to power, including the desire to change the audience's attitudes and adapt thought to the sender's needs, demonstrating intent to take action that will be advantageous for the organisation or financial institution in terms of the marketplace.

Thai advertising rhetoric exhibits a variety of traits. For instance, lexical strategies, the use of words to evoke emotions and feelings, including highlighting product qualities, referencing strategies, the use of qualified individuals to provide information or endorsements, pricing strategies, highlighting the ability of customers to save money, the use of Ethos, Logos, and Pathos in advertising as rhetorical devices (Wongkitrungrueng, Dehouche & Assarut, 2020; Khansong & Chaiwong 2021; Seemoei, Pathomprukwong & Wareeket, 2021; Jaruma, 2022; Rojtananan, Charoonpaisal, Bhodthipuks, Na Phuket & Kaewjangete, 2022). Moreover, numerous studies have revealed that linguistic techniques used in advertising have also been examined in linguistic studies, such as modality, lexical choice, metaphor intensifier, and intertextuality (Chamwong *et al.*, 2015; Angsuwiriya, 2016; Krutnate & Chucherd, 2020; Yoosamran & Lerlertuttham, 2021; Chuathong & Boonwan, 2022; Jaruma, 2021). From the above-mentioned research, it can also be said that most studies on Thai online advertising have primarily

investigated commercial discourse with a focus on these persuasive strategies.

At present, social media has become a crucial factor in decision-making. Accordingly, Thai advertisers utilize it to disseminate information and news. Advertising employs novel language to capture attention and persuade audiences to use services. Similarly, online loan advertisements emphasize the unique selling points of financial institutions rather than their broader social benefits. The use of modality represents an intriguing linguistic technique in Thai online marketing for personal loans. In linguistics, modality also referred to as "aesthetic modality" serves as a vital tool for revealing a speaker's mode of thought (Angsuwiriya, 2016, p. 4). Within this framework, "Persuasive Appeals" identify three elements that influence an audience's receptivity to persuasion: (1) Ethos, the credibility of the source; (2) Logos, a logical message; and (3) Pathos, emotional engagement (Fanani *et al.*, 2020, p. 2). Thus, the essential components of advertising language lie in the interplay between modality and persuasive strategies, as they influence the sender's ideas, leading to changes in attitudes and perceptions as well as shaping actions within capitalist contexts. This concept continues to inform analytical approaches in contemporary studies.

Due to the current rise in credit popularity, borrowing has increased significantly, as reflected in the repetitive presentation of credit promotions across various online media platforms. Money has become a central element in social life, serving both as a necessity and as a means of disseminating information globally. Clients, in turn, become debtors, generating substantial business benefits and reinforcing the authority of financial service providers. Thus, rhetorical methods effectively illustrate the advertising phenomenon of financial institutions. The findings highlight not only the linguistic tactics used in credit promotion but also provide a framework for analyzing advertising language in broader contexts. This study specifically investigates the persuasive strategies employed in personal loan advertisements on the official Facebook pages of Thai commercial banks and examines the role of modality in reinforcing credibility, logical reasoning, and emotional resonance, thereby uncovering the mechanisms through which financial institutions exert influence in today's consumerist society.

2. LITERATURE REVIEW

Research on rhetorical techniques used in commercial marketing has been conducted in Thailand and abroad. One of the studies is Mongkolyos's (2017) analysis of Facebook commercials for a healthy beverage. Advertisers

have been observed to portray their messages by employing the product as the hero, the presenter as a spokesperson for the product, slice-of-life techniques, and before-and-after comparisons. Popova's research (2018) investigated persuasion tactics used in online advertising. The use of techniques, including problem-solving assistance, emotional appeals, and emphasis, has been proven to be one of the primary methods of persuasion. In addition, the results of Tabpawan's research (2019) revealed persuasive rhetorical methods used to encourage online purchases on Facebook, including outlining the features and specifics of the product, offering users tips, and citing customer reviews promotional materials and presents, references to the demand for product use, and so forth. We identified persuasive strategies like mentioning the house's qualities to emphasise its distinctive features, offering special offers or gifts, and using reward referencing to ensure credibility, which are in line with Krutnate and Chucherd's (2020) study of the persuasive language used in real estate firm Facebook advertisements.

The findings of Dawd and Salih (2020) investigate the employment of English-language persuasion techniques in various informational media, including billboards, pamphlets, giveaways, and online advertising. The results demonstrate that metaphor is the most effective persuasion strategy, which is primarily achieved through the mediation of semantic meaning, identification, rationalisation, displacement, and the use of personal pronouns as a covert persuasion tactic. Furthermore, Khansong and Chaiwong's (2021) research looked at the rhetorical tactics of successful sellers using live streaming on a Thai e-commerce application, uncovering persuasive tactics like showcasing a product's specifics, conveying the value of a purchase, demonstrating familiarity with the platform that is available, and so forth. They are referred to as Ethos, Logos, and Pathos forms of persuasion, or Aristotle's persuasive appeals. When the digital age began, many works investigated the aforementioned concept. Pathos would focus on the recipient, Logos would emphasise the knowledge, and Ethos would emphasise the messenger. Its term is "Digital Rhetoric." According to Eyman (2015), the phrase combines rhetorical strategies from the classical and digital eras.

Four key ideas on the development of rhetoric in contemporary media have been provided by Thai scholars Khansong & Chaiwong (2021) 1) Moral integrity or virtue, 2) Knowledge/Intelligence, 3) Recognition/Character, and 4) Verbal/Design

Competence. The researcher uses these ideas to study the rhetorical tactics employed by financial service providers in Thai personal loans. According to the above-mentioned ideas, they have been utilised in Thailand, specifically in relation to contemporary digital advertising platforms. These eloquently demonstrate persuasive communication tactics used between the sender and the recipient in the context of online advertising. Internet advertising is thought of as a channel that benefits commercial enterprises more and more each day. The use of language in rhetorical techniques employed in online media advertisements for personal loans is another intriguing aspect of this study. Modality is also a key tactic for presenting the reasoning or viewpoint of the sender. Cruse (2006, p. 109) modality is a linguistic concept that deals with speakers who have expressed an attitude toward a proposition. Speakers convey different levels of intention. The word "opinion" frequently appears as an adverb, a modal verb, and an adjective. (Angsuwiriya, 2016, p. 6) Sending a message in spoken word to demonstrate your level of confidence will increase your messenger's credibility, list your requirements and desires, and demonstrate the story's potential in light of the messenger's attitude. In studies involving commercial rather than social advertising, such as the study of Intharakasem (2016), which analysed language tactics connected to visualisations, the usage of visualisations is frequently recurrent in functional semantic analysis of language and condition, as stated in the tutoring centre's advertisement. According to the research, visual cues like the term must convey the speaker's assurance, should or should not represent the speaker's perspective with cause and effect, and convey the sentiment of agreement together. Angsuwiriya's (2015, 2016) research focus on the visual cues used in television commercials for credit, credit cards, and cash cards. Words with an attitude, such as "confident", "lean", "belief", "may be", and "probably", are used in the study investigations to indicate a viewpoint intended to increase confidence, providing the audience with optimism or self-assurance. These statements demonstrate the sender's willingness to take a chance on the unfavourable outcomes of future circumstances.

According to their studies, Sari, Pulungan, and Husein (2019) examined the caption modality used in advertising for cosmetic products on Instagram. The visual language images that were discovered would demonstrate a prediction or possibility. It should indicate that a product is required and good to convey the meaning of an inclination and convince a

consumer to buy a product. In their examination of the 2022 Money Coach book, Supanchanaburee, Thammachoto, and Khumkham found that the modality reveals coercive attitudes that compel readers to behave. For example, the word “must” tells the reader to behave correctly, the words “should,” “give,” and “remember that” show knowledge, keep in mind, demonstrate advice, educate, and incorporate ideas. The word “believes” demonstrates the usage of the speaker’s point of view to persuade the audience. The word “certainly” demonstrates the messenger’s confidence. Thus, the researcher is interested in researching the modality’s use in personal loan advertising by taking into account that this language model expresses opinions or the reasoning behind the provider’s as expressed directly through communication in order to apply the knowledge to data analysis. The above-mentioned visualisation research concepts will be helpful in this study. So, online contexts should be taken into account when classifying visual language patterns.

This study examines how persuasion strategies are employed in the promotion of personal loans and analyses the modality that appears in earlier strategies. The usage of the modality concept that appeared in the review literature by using the qualitative research methodology and the rhetorical tactics concepts (Ethos, Logos, and Pathos) of Khansong and Chaiwong (2021). In the first quarter of 2022, financial service providers on the Thai internet will collect data from personal loan advertisements. The top three financial firms with the most followers were then solely chosen. There are 287 adverts total for SCB Thailand (Siam Commercial Bank), Krungthai Care (Krung Thai Bank), and KBank Live (Kasikorn Bank Public Company Limited). This research has limitations, including its focus on solely verbal communication. Therefore, the other elements, such as symbols, colours, stripes, and the character of the communication, would not be examined by the research. However, advertisements that are not specifically for personal loans, such as services for deposits and withdrawals, bank transfers, insurance, and so forth, will not be examined. Moreover, to avoid using duplicate data, each post in this study counts as one advertisement and does not count as a reposted advertisement.

The analysis revealed that financial service providers rely heavily on modality to support rhetorical appeals. In terms of Ethos, advertisements emphasised institutional credibility through certifications, policies, and clear procedures, such as loan criteria and contact links. Logos was manifested

through comparative reasoning, discount offers, and structured repayment plans. Pathos emerged in messages that acknowledged users’ financial struggles, providing empathy and offering discreet solutions. **Three dominant uses of modality were observed** (1) expressions of confidence (e.g., ‘ready to transfer,’ ‘get money now’), (2) expressions of urgency or necessity (e.g., ‘must hurry,’ ‘only on mobile’), and (3) expressions of possibility (e.g., ‘can help,’ ‘may solve your problem’). These modalities helped frame the financial institution as accessible, responsive, and trustworthy.

3. METHODOLOGY

3.1. Research Design

This study adopts a qualitative research approach employing discourse analysis, guided by Aristotle’s classical rhetorical framework Ethos, Logos, and Pathos in conjunction with the concept of linguistic modality. The analysis focuses exclusively on verbal language contained in personal loan advertisements disseminated on the official Facebook pages of Thai financial institutions.

To ensure conceptual clarity and methodological rigor, all visual, graphic, and non-verbal elements were systematically excluded from the scope of analysis, thereby preserving a precise emphasis on the linguistic dimension.

3.2. Sample and Data Collection

The dataset for this study comprised personal loan advertisements posted on the official Facebook pages of three major Thai banks: SCB Thailand, Krungthai Care, and KBank Live. **The selection criteria were as follows** (1) the posts must originate from the banks’ official Facebook pages; (2) the content must specifically advertise personal loan services, excluding other financial services such as deposits, transfers, or insurance; (3) the posts must have been published between January and December 2024; (4) the content must be in Thai language and contain clearly legible text. Each post was counted as one unit of analysis, with duplicate or reposted content systematically excluded. In total, 287 advertisements meeting these criteria were collected, covering all three banks’ Facebook pages throughout the year 2024.

3.3. Measurement Instruments

The analysis draws on Aristotle’s rhetorical framework (Ethos, Logos, Pathos) and linguistic modality theory (Cruse, 2006; Palmer, 2001) to identify how language is used to convey credibility, logic, and emotion. While visual elements were

acknowledged, the study emphasizes textual and linguistic features. Modal expressions such as epistemic (certainty), deontic (obligation), and dynamic (ability) were coded and analyzed to understand their rhetorical impact.

The coding scheme was developed from the theoretical framework, with the following main dimensions

Rhetorical Appeals

Ethos: Words that build credibility / reference institutions / policies / certifications / clear procedures

Logos: Words that convey reasoning / comparisons / conditions / repayment plans / value-risk assessments

Pathos: Words with emotional appeal / empathetic tone / references to financial difficulties / promotional gifts or incentives that trigger emotions

Examples of coding definitions

Code: ETH-PROC- Description: Refers to procedures/qualifications/application links
Example: "Download the app... apply 24/7."

Code: LOG-COMP-Description: Compares formal vs. informal lending systems Example: "Lower interest rates than informal loans."

Code: PAT-EMPA- Description: Expresses empathy / addresses financial difficulties Example: "Expenses for children's tuition, household, water, electricity bills..."

In addition, a data recording form was employed, comprising fields for data entry, textual content, primary and secondary codes, and reference links as supporting evidence.

3.4. Data Analysis

The researcher first prepared the dataset using standardized data recording forms, ensuring the consistency of text segmentation and verifying the completeness of links and publication dates. A coding scheme (codebook) was then developed and piloted. Two independent coders were trained to align their understanding and subsequently performed the coding independently in accordance with the finalized codebook.

Inter-rater reliability was assessed using Cohen's Kappa (κ) by comparing the coding results of the same sample set. The obtained values ranged from $\kappa \approx 0.70$ – 0.80 , which, according to Landis and Koch (1977), indicates a level of Substantial Agreement, thereby demonstrating the reliability of the coding process.

Once reliability was established, the full dataset of 287 advertisements was coded. Frequency counts of

codes were generated, and patterns of co-occurrence were examined. The findings were then interpreted and linked to the theoretical framework of Aristotle's rhetorical appeals (Ethos, Logos, Pathos) and linguistic modality, in relation to the broader context of financial communication in digital media.

4. RESULTS

4.1. Persuasive Strategies Based on Rhetorical Appeals

Based on the analysis of the advertisements, persuasive strategies were categorised according to Aristotle's rhetorical appeals: Ethos, Logos, and Pathos.

Ethos (Credibility): Advertisements emphasised the authority of the service providers through detailed loan procedures, qualification requirements, security guarantees, and affiliations with reputable entities. This positioning builds trust and showcases institutional reliability.

Logos (Logic): Logical appeals included explicit comparisons (e.g., bank vs. informal loans), financial benefits, and structured repayment plans. These details supported rational decision-making by presenting value-for-money arguments and highlighting low risk.

Pathos (Emotion): Emotional appeals addressed user anxieties, such as debt shame or urgent financial needs. Empathetic language and tailored promotions (e.g., vouchers, gifts) engaged the audience by creating a sense of being understood and supported.

From the analysis of advertising words that appeared in personal loan advertisements through the use of rhetorical strategies and relevant theories, the results revealed that rhetorical strategies are closely associated with the credibility of the messengers (Ethos).

In total, five forms were identified as follows: (1) Advertisements providing details and instructions on how to use credit products appeared 185 times, accounting for 52.56%. (2) Advertisements highlighting the benefits received from using credit services appeared 76 times, accounting for 21.59%. (3) Advertisements referring to service policies and credit security policies appeared 55 times, accounting for 15.63%. (4) Advertisements referencing partnerships or endorsements from credible institutions appeared 21 times, accounting for 5.97%. (5) Advertisements emphasising the experience and expertise of financial institutions appeared 15 times, accounting for 4.26%.

This article presents the strategies with the three highest frequencies, as shown in Table 1.

Table 1: Ethos Strategies That Appear in the Wording of Advertisements.

Ethos	Examples
<p>Advertisements providing details and instructions on how to use credit products</p> <p>Advertisements highlighting the benefits received from using credit services</p> <p>Advertisements referring to service policies and credit security policies</p>	<p>a. Money Thunder, simple application, quick funding . You can do this through the application for round-the-clock service . Download the Money Thunder app . (SCB Thailand, 2022) Click at: https://link.scb/3rnsQNd</p> <p>b. To register (mobile only) . Applicant 's basic qualifications: for new FINNIX customers only . Salary starting from 30,000 baht or higher; must be a permanent employee . (SCB Thailand, 2022) Click at: https://moneythunderonlink.me/px1v/1d02fd6</p> <p>c. Or search "Money Thunder" on Google Play Store or App Store to apply for credit immediately .</p> <p>d. Special promotion for SCB, customers obtain an interest rate as low as 0.4 percent per month with a maximum loan limit of 1,500,000 baht through the FINNIX Iknigh personal loan on the FINNIX application . Hurry for cheaper rates!</p> <p>e. Consolidate all debts now and receive a free Red Champagne trolley bag worth 8,500 baht (28 inches) with any loan withdrawal of 100,000 baht or more . (SCB Thailand, 2022). Money Thunder Application, a legally creditable and highly secure service provided by SCB Abacus, a subsidiary of Siam Commercial Bank . (SCB Thailand, 2022)</p> <p>f. Easily borrow through LINE: https://kbank.co/3dd2eLS, For additional information: https://kbank.co/3iB9JPD, For instructions on setting a new PIN if the security code is forgotten: https://kbank.co/3kg5wkM (KBank Live, 2022)</p>

From the above table, it can be seen that financial service providers employ Ethos in the following ways: (1) by advertising details and instructions on how to use personal loan products, as in example (a), where features such as downloading an application and attaching official links create convenience for users, and in example (b), where details on device restrictions and applicant qualifications are clearly provided in accordance with institutional regulations. These practices demonstrate that financial service providers possess expertise and a high level of attentiveness toward their customers. (2) By promoting the advantages of using credit services, as in examples (c) and (d), which illustrate incentives such as low interest rates or complimentary gifts. Such strategies persuade consumers to borrow from their financial institutions while signalling goodwill. (3) By promoting service and credit security policies, as in example (e), which emphasises legal protections and institutional safeguards to mitigate risks, and in example (f), which provides alerts and guidance for risk prevention in related contexts. Thus, the findings clearly demonstrate that financial institutions construct Ethos by anchoring credibility in procedural transparency and institutional authority rather than relying solely on brand reputation. Providing detailed application steps, eligibility requirements, and official links reflects what Aristotle described as Ethos derived from expertise

and practical wisdom, positioning banks as knowledgeable and attentive actors who reinforce legitimacy and consumer trust. Promotional incentives, such as reduced interest rates or complimentary gifts, though ostensibly marketing tactics, function rhetorically as signals of goodwill and relational exchange.

From the analysis of advertising words that appeared in personal loan advertisements through the use of rhetorical strategies and relevant theories, the results revealed that rhetorical strategies are closely associated with the logical dimension of the messengers (Logos). **In total, four forms were identified as follows** (1) Advertisements emphasizing the value and worthiness of utilizing credit services appeared 151 times, accounting for 39.02%. (2) Advertisements providing comprehensive information and details of credit services, including references to credit-related data, appeared 124 times, accounting for 32.04% . (3) Advertisements explaining product features and advantages through comparative illustrations appeared 75 times, accounting for 19.38%. (4) Advertisements citing numerical examples or statistical information such as interest rates, repayment periods, or potential savings to strengthen logical reasoning appeared 37 times, accounting for 9.56%.

This article presents the three most frequently occurring strategies, as shown in Table 2, to illustrate

the role of Logos, or the use of logic in persuasive communication.

Table 2: Logos Strategies That Appear in the Wording of Advertisements.

Logos	Examples
<p>Advertisements emphasizing the value and worthiness of utilizing credit services .</p> <p>Advertisements providing comprehensive information and details of credit services, including references to credit-related data .</p> <p>Advertisements explaining product features and advantages through comparative illustrations .</p>	<p>g) Apply now for great value and lasting happiness, and receive a complimentary KAKAO FRIENDS Limited Edition bag (1 piece) valued at 2,990 baht when applying for a loan and spending 3,000 baht or more via the card . (SCB Thailand, 2022)</p> <p>h) Receive an e-coupon valued at up to 200 baht as a discount when spending 800 baht or more via the card . (SCB Thailand, 2022)</p> <p>i) Attention! For customers experiencing cash-flow problems, the FINNIX app offers flexible repayment options in three forms: Cash-flow option 1 : Gentle Flow-Customers may choose to pay only the minimum amount or interest when cash flow is limited, thereby maintaining creditworthiness . Cash-flow option 2 : Comfortable Flow-Customers preferring fixed installment payments may opt for consistent monthly repayments for up to 12 months . Cash-flow option 3 : Strong Flow-Customers may pay higher amounts toward the loan principal, thereby reducing the effective interest rate . The FINNIX app is provided by MONIX Co . , Ltd . , under the supervision of the Bank of Thailand . More information is available at www.finnix.com (SCB Thailand, 2022)</p> <p>j) We would like to share important information before you risk borrowing from the informal sector . Compare clearly : a lump-sum bank loan versus a loan shark scheme . What are the differences? Informal loans often involve exorbitant interest rates and expose borrowers to risks such as fraud or unlawful practices . In contrast, loans from licensed financial institutions offer reliability, easy access, quick approval, and significantly lower interest rates . Why borrow from loan sharks when you can access secure and regulated credit services here? (KBank Live, 2022)</p>

The table above demonstrates that financial service companies employ: (1) publicity to promote the viability of using credit services. Examples (g-h) illustrate cost-effectiveness through the offer of gifts or discounts on future purchases. When comparing these offers, the advantages appear to outweigh the costs. To persuade clients to accept rewarded rather than unrewarded offers, providers impose conditions while simultaneously supplying incentives.

(2) Advertisements presenting detailed information on credit services and referencing credit-related data. Example (i) provides service recipients with specific repayment options and allows them to select terms according to their financial circumstances. Additional references are also offered for users to consult before making a decision. (3) Visual comparisons to emphasise the benefits and features of products. Example (j) highlights the advantages of formal credit products and presents a logical comparison between the reliability of bank

loans and the risks of informal “shark loans.” The drawbacks of informal lending are made explicit to enhance transparency in consumer decision-making. As clients weigh the benefits, they tend to favour options associated with the lowest risk. Thus, the findings clearly indicate that evidence from Table 2 reveals how financial service providers employ Logos not merely as rational information, but as structured rhetorical appeals designed to guide consumer decision-making through calculability and comparative reasoning. Promotional messages such as gifts, discounts, and special repayment plans function not only as marketing incentives but also as discursive rationalisations that reframe borrowing as an economically advantageous choice. By emphasising cost-benefit logic and repayment flexibility, advertisements encourage consumers to perceive loans as value-for-money propositions, thereby aligning with Aristotle’s notion of Logos as persuasive reasoning. Equally significant is the strategic use of comparative discourse, particularly

explicit contrasts between formal bank loans and informal “shark loans.” These comparisons serve a dual function: they underscore the safety and reliability of institutional credit while simultaneously delegitimising informal financial alternatives.

From the analysis of advertising words that appeared in personal loan advertisements through the use of rhetorical strategies and relevant theories, the results revealed that rhetorical strategies are closely associated with the emotional engagement (Pathos). In total, four forms were identified as follows: (1) Advertisements fostering interaction and responses that create a sense of identity and connection for the service recipient appeared 81

times, accounting for 38.21%. (2) Advertisements communicating attentiveness and understanding toward the emotions and concerns of the service recipient appeared 76 times, accounting for 35.85%. (3) Advertisements designing content that extends beyond merely presenting the credit product appeared 34 times, accounting for 16.04%. (4) Advertisement storytelling that reflects customer experiences appeared 21 times, accounting for 9.91%

This article presents the three most frequently occurring strategies, as shown in Table 3, to illustrate the role of emotional engagement (Pathos) or participatory tactics. The top three strategies are listed in Table 3 as follows.

Table 3: Pathos Strategies that Appear in the Wording of Advertisements.

Pathos	Examples
<p>Advertisements fostering interaction and responses that create a sense of identity and connection for the service recipient .</p> <p>Advertisements communicating attentiveness and understanding toward the emotions and concerns of the service recipient .</p> <p>Advertisements designing content that extends beyond merely presenting the credit product .</p>	<p>k) We sincerely apologize for the inconvenience . Is the service currently operating normally? If not, please let us know via KBank Live LINE Official . You may add us at : @kbanklive . (KBank Live, 2024)</p> <p>l) Dear Mr... If you are interested in our personal loan products or services, please contact your nearest branch at your convenience . Our staff will be available to provide consultation and inform you of the criteria and conditions for loan applications . Branch contact numbers can be found at : https://krungthai.com/th/contact-us/ktb-location (Krungthai Care, 2024)</p> <p>m) If you are facing a cash-flow problem, there is no need to borrow from others and cause inconvenience . Simply apply for a loan yourself through the SCB EASY Application . Move forward with confidence no one needs to know . (SCB Thailand, 2024)</p> <p>n) Are you burdened with numerous expenses such as tuition fees, household costs, water bills, and electricity bills? These may leave you short of money . What should you do? If you are experiencing a cash-flow problem, you need not disclose it to others . Apply directly through the SCB EASY Application . (SCB Thailand, 2024)</p> <p>o) Enjoy double value with our best promotion . When you apply for our product and use the service under the stated conditions, you will receive a Starbucks e-Coupon valued at 1,000 THB . In addition, you will receive a Navy Blue Explorer 20-inch trolley bag worth 5,990 THB . (SCB Thailand, 2024)</p>

The table above demonstrates how financial service providers employ pathos

1) Engaging in interaction and responding in a way that helps the service user feel like themselves. The response messages to service receivers are shown in examples (k-l), and they contain information about usage as well as direct links to resources for quick and easy access. Included are the acknowledgment and explanation of the numerous issues that service customers encounter. They give the service user a sense of identification and ensure

that the service provider is aware of their concerns and questions. 2) Communicating with the service recipient to demonstrate comprehension or pay attention to their mood Examples (m-n) demonstrate emotional communication on behalf of service recipients on carrying debt issues, various expenses, as well as the issue of spending money secretly. They demonstrate that the service provider is aware of the service recipient's feelings. Thirdly, the content design goes beyond just the credit product. In example (o), demonstrate the development of other

marketing initiatives to encourage customer participation in addition to the credit, such as the distribution of tote bags or Starbucks gift cards. More service receivers will join in on these new events. Thus, the findings clearly demonstrate that evidence from Table 3 shows that Pathos in Thai digital financial advertising extends beyond surface-level appeals, embedding empathy and consumer identification within discourses of debt and financial

hardship. Interactive responses and personalized messages exemplify Aristotle's notion of pathos while aligning with relational marketing, where customer care becomes persuasive strategy. By framing debt, tuition fees, or household expenses empathetically, advertisements reframe borrowers as relatable figures and borrowing as a socially legitimate act.

Table 4: Summary of the Frequency of Ethos, Logos, and Pathos: Appearing in Wording of 287 Advertisements.

Strategies/Forms	Frequency (out of 287 advertisements)	Percentage (%)
Ethos		
(1) Advertisements providing details and instructions on how to use credit products	185	52.56
(2) Advertisements highlighting the benefits received from using credit services	76	21.59
(3) Advertisements referring to service policies and credit security policies	55	15.63
(4) Advertisements referencing partnerships or endorsements from credible institutions	21	5.97
(5) Advertisements emphasizing the experience and expertise of financial institutions	15	4.26
Total	352	100
Logos		
(1) Advertisements emphasizing the value and worthiness of utilizing credit services	151	39.02
(2) Advertisements providing comprehensive information and details of credit services, including references to credit-related data	124	32.04
(3) Advertisements explaining product features and advantages through comparative illustrations	75	19.38
(4) Advertisements citing numerical examples or statistical information such as interest rates, repayment periods, or potential savings to strengthen logical reasoning	37	9.56
total	387	100
Pathos		
(1) Advertisements fostering interaction and responses that create a sense of identity and connection for the service recipient	81	38.21
(2) Advertisements communicating attentiveness and understanding toward the emotions and concerns of the service recipient	76	35.85
(3) Advertisements designing content that extends beyond merely presenting the credit product	34	16.04
(4) Advertisement storytelling that reflects customer experiences	21	9.91
total	212	100

Table 5: Percentage Distribution of Ethos, Logos, and Pathos: Appearing in the Wording of 287 Advertisements.

Strategies/Forms	Frequency (out of 287 advertisements)	Percentage (%)	Ranked
Ethos	352	37.01	2nd
Logos	387	40.69	1st
Pathos	212	22.29	3rd
Total	951	100	

Note: Percentages represent the relative frequency of rhetorical appeals (Ethos, Logos, and Pathos) identified in the textual content of 287 personal loan advertisements. Each advertisement may contain more than one rhetorical appeal.

4.2. Linguistic Modality in Financial Advertising

The analysis identified three main types of modality use that enhance the persuasive intent of financial service ads: (1) Epistemic Modality–Expressing Confidence: Words like ‘ready to help’, ‘immediately’, and ‘quick approval’ convey a firm assurance of the provider’s capacity to support clients, reinforcing the service’s dependability. (2) Deontic Modality–Expressing Obligation or Urgency: Phrases such as ‘must hurry’ or ‘only on mobile’ signal urgency, prompting users to take fast action. Though less frequent, they act as a psychological nudge. (3) Dynamic/Probability Modality–Suggesting Possibility: Statements like ‘make your dreams possible’ or ‘we believe’ indicate potential outcomes, giving users hope and subtly guiding their decision without imposing direct pressure.

Financial service providers have clearly insinuated their intention to influence their clients through the rhetorical strategies they have employed. Moreover, these strategies discovered the use of modality in advertising language. Language forms with a range of features make up the modality. It gives the financial service provider a chance to show how seriously or credibly the statement is taken. It may demonstrate the need and possibility in specific circumstances. These are attitudes that are expressed from the perspective of the service provider. It might not always be true. Taking into account the rhetorical devices identified above, this paper discovered that the format of personal loan commercials may be described in terms of three qualities.

4.2.1. The Use of Modality to Express Confidence

The financial service provider must increase confidence in the recipient that the service provider organisation can meet the needs of their clients by using the modality to express confidence in credit ads, it is the modality to express confidence as an organisation as a beneficiary or as a shelter for service recipients, **as follows**

- (a) Ready-to-use cash, quick approval, apply now. SCB SPEEDY CASH increases your liquidity for life to move forward.
- (b) If you have a cash-flow problem. Our credit can help. Looking for a good interest loan? In addition, you don’t have to look forward to borrowing anyone. Ready to choose a payment date and installment amount, a loan can be designed as you wish. Apply by yourself with the SCB EASY app.

- (c) Apply now! Ready-to-use cash with 0 percent interest for 3 billing cycles.
- (d) Short of money will not be a massive problem. Withdraw cash and immediately transfer money to your account.
- (e) Money is a necessary matter. We understand and are ready to help. Let Money Thunder help you.
- (f) Make it easy to hit the big loan. Ready to know the result of approval in 24 hours, easy to apply at SCB EASY application.
- (g) hit the big loan, immediately money transfer. Easy to apply for every career. No guarantor needed.
- (h) Money Thunder is easy to apply. Get money immediately. Apply through or application by round the clock.
- (i) Need some cash! Borrow us at “Dee-jung”. Do not apply, just change your credit card limit into cash transferred to the account immediately with an only interest of 75 baht per month.
- (j) Big expenses, but we must survive! You can cover it, close it, or hurry up and spend all the money at all with Krunthai Smart Money loan.

According to the above-mentioned examples, the visual expression exudes confidence in the company, the beneficiary, or the facility providing services. In examples (a) and (b), you can see that the words “increase” (ช่วยเพิ่ม) and “can help” (ช่วยได้) are placed after the service recipient’s desired indication that the financial service provider can assist or rely on when their clients are experiencing financial difficulty or instability. “Ready to transfer,” (พร้อมโอน) “Ready to use,” (พร้อมใช้) “Ready to help,” (พร้อมช่วยเหลือ) and “Ready to know the result” (ทันใจ) are all synonyms. By informing the service recipient of the application’s results right away, examples (a, c, and f) demonstrate to the recipient of the service that the financial service provider is prepared to be the financial supporter and help alleviate financial problems that arise as soon as feasible. In examples (g-i), the use of the word “immediately” (ทันที, ทันที ได้เร็ว) conveys the organization’s trust that the financial service provider will be helped or enabled by their client with money promptly and timely access to information sources in accordance with their needs, and example (j) illustrates how service recipients comprehend this independent of the financial stress in any area by deciding to use financial organizations’ credit services, which satisfy the needs of the consumer. The client feels confident and believes in financial institutions, knowing that they can always rely on them in difficult times, as

expressed in the words that convey a picture or attitude of confidence. Hence, the financier serves as both a recipient and a source of hope.

4.2.2. *The Use of Modality to Express Necessity or Limitation*

The use of modality to express necessity or limitation was found rarely in this article because such words might express the visual by coercion or command that is not suitable to persuade the client, **as in the following example**

- (k) Speedy Cash, and choose installments with a minimum payment. Make a quick transaction.
- (l) Special promotion for SCB customers, get a low rate of interest of 0.4 percent per month with a maximum limit of 1,500,000 baht with a FINNIX Ignite personal loan from the FINNIX application. This interest is so cheap, you need to hurry.
- (m) To make a list, click at (On mobile only) <https://link.scb/2MO9f91>.

From the above-mentioned examples, the phrase “quick” (ด่วน) denotes the rapidity with which financial operations must be completed. At the same time, “need to hurry” (ต้องรีบ) in example (l) also denotes the urgent need to hurry up and apply for a loan. Both phrases serve as a means of expressing necessity or limitation. Since no one wants to use high-interest loans, the term “low interest” is present with the financial service provider’s desire for it in this offer. Despite the appealing conditions, the phrase conveys the mandatory requirement that the consumer must decide quickly and urgently, rather than giving them time to consider their options. Also, example (m), where the term “only” (เท่านั้น) was found, shows constraints on information access, stating that this service may only be accessed via phone and cannot be accessed through other media. The service recipient may decide to use credit services from other organisations that can be reached through other media or to apply directly at the bank if they become aware of such limits.

4.2.3. *The Use of Modality to Express Probability*

- (n) Make all your needs possible with our personal loans.
- (o) We believe that when you have got trouble with your money flow, you don’t know someone to help. If you borrow from relatives or friends, it might be a shame for you. If going to borrow a shark loan, it’s risky. Whether the expensive interest or the brutal debt collection, you can’t pay the installment for sure. It’s better to visit us at K PLUS to apply for a big

loan immediately as an “Xpress Loan”. It’s safe, and worry-free, no documents are required, and no guarantor is needed. Get money into your account instantly.

From the above-mentioned examples, the term “possible” (เป็นไปได้) can be found in example (n) as a way to represent probability. This expresses the customer’s hope. The client will comprehend and have hope that everything the client thinks or desires can be accomplished by using credit services when the words “possible” and “all your needs” are coupled. The phrase “believe that” (เชื่อว่า) from example (o) refers to the recipient’s being led to assume by the financial service provider’s personal attitude that many people tend to borrow money from various sources in order to address their financial issues when, in reality, many customers do not. Such attitudes are based on the viewpoints and convictions of financial service providers, who implied that they should advertise credit and demonstrate conviction in order to influence clients to choose to borrow money while they are experiencing financial difficulties. The use of probability as a modality illustrates persuasion rather than compulsion. In the same way, these also avoid liabilities or errors that may result from the service recipient’s decision.

5. CONCLUSION AND DISCUSSION

From the analysis of persuasion strategies of financial service providers in Thai cyberspace (Facebook fan pages), the persuasion (Ethos, Logos, and Pathos), **persuasive strategies for each aspect were found as follows**

1) Ethos, or the process of giving messengers credibility. Mentioning information and instructions on how to apply for personal loan items is a tactic that frequently emerges. Information on personal loan products has been explained by the financial service provider on how to use it, including sending the service receiver a video clip or link with detailed instructions to service receivers to comprehend and be able to execute instructions properly. These show that the provider of financial services is knowledgeable and possesses expertise in the subjects mentioned.

According to Aristotle, the above-mentioned tactics are the cornerstones of persuasion. Moreover, consistent studies have been discovered. For instance, Khansong & Chaiwong’s (2021) study of the development of rhetoric in contemporary media indicated that possessing knowledge and knowing what the speaker is saying still stands as a crucial persuasion tactic, and Tabpawan’s research (2019)

discovered convincing buyers by highlighting the salient features and specifics of the product, including advising clients on how to use the product. It shows that the key element in boosting the messenger's credibility has always been experience and expertise on the subject, which is still an important factor in contributing to the recipient's respect for the messenger. When the recipients respect the messenger, a persuasive speech may have a good impact.

This is consistent with the findings of Krutnate & Chucherd's research (2020), which showed that special offer persuasive tactics offer advantages while claiming incentives to ensure trustworthiness. This strategy shows the service recipients that attentiveness by granting exclusive rights, recommendations or advantages to the service recipient. They will get in return a component of conducting business or engaging in commercial operations that are useful, more than just the service providers representing the content through this strategy. At the same time, low interest rates are one of the advantages for the service recipient. These have been convinced of a variety of benefits from loan sources. It can be said that one tactic for inspiring the audience is to discuss offers or benefits received. The following step is to discuss the service policy and credit safety policy with the service recipient and to clarify the limitations, including security protection that financial institutions can take to ensure the safety of transactions. This is a tactic to increase service providers' trustworthiness in the context of providing credit products because conducting financial operations has a significant risk of data theft. Customers of services are in high demand. That is consistent with the strategy; the speaker's trustworthy demeanour from the listener's perspective is having genuine knowledge of what is expressed. Modality, sincerity, goodness of heart, and goodwill toward the audience.

2) Logos, or the application of logic to support communication arguments of the financial viability in order to utilise credit services, including the creation of conditions and receiving offers as rewards and discounts. In addition to the agreement, it appears that this is the most effective technique. While determining value for money, including justifications and outcomes, the proposition or return that offers the most advantages will be chosen by service receivers. This is related to studies by Krutnate & Chucherd (2020) and Tabpawan (2019), which discovered that a review referral method or further compelling special offers with another strategy that service providers frequently employ to

convince is a reasonable approach when delivering such facts. This will encourage more people to apply for this form of financing from financial service providers. The study noted and observed from the credit marketing that loan commercials that already give benefits, such as discounts, free gifts, and lower interest rates, can assist service recipients in saving money. Such promotional messages will receive many likes after being posted, and a sizable number of curious individuals will arrive to comment.

This is consistent with the findings of Wongkitrungrueng, Dehouche, and Assarut's research (2020), which indicated that one tactic employed by messengers or advertising on the Facebook platform to grab customers' attention is distinctive conditional presentation. The recipients will pay more attention to usual trading techniques. When a free gift or product price reduction is offered, then they will educate others on numerous data points and provide references to trustworthy sources regarding credit items, and how their services are used is provided by financial service providers. By adding a referral link for easy access to the source to further describe it, it's possible to prevent someone from stealing your money through more channels or behind the advertisement.

Hence, providing accurate information and properly communicating the specifics are crucial components of advertising. The next stage is to describe the features and benefits of the goods so that they may be compared. A logical comparison of creditworthiness is made in the advertisement by contrasting borrowing from bank loans versus borrowing outside the system. The research findings in this issue differed from Khansong & Chaiwong's (2021) research, which did not seem to be compared with other studies. This might be a result of the dataset used in this study being from a financial institution rather than the informal system used for borrowing. Receivers of financial services directly benefit from these comparisons and do not have any adverse consequences due to the numerous negative consequences of borrowing outside the system. Included are exorbitant interest rates, illegal debt collection practices, the possibility of being duped, or the theft of sensitive personal data. There was no commercial weighing the benefits and drawbacks of various financial service providers. It can be due to legal restrictions.

It will be simpler for customers to make selections if the product's features and benefits are explained, along with a clear comparison, and if there are allusions to other parties. Hence, the persuasive should give the customer adequate information to

support the stated claim. Financial service providers must support their claims with facts, such as logical comparisons or descriptions, in order to gain trust.

3) Pathos, the formation of emotional interaction, is the tactic that is most frequently used. These reactions lead the service recipient to form a sense of identity of financial service providers. At the same time, the providers offer text responses to make up for in-person interactions. Also, it demonstrates attentiveness to the service user. According to the results that were the second most found, which is paying attention to the feelings of the people receiving your services, such as when they appear to be having financial difficulties, the providers assist in determining a remedy or a fix for service users. Such tactics will assist clients in making the decision to take out loans from such financial organisations. Since paying attention to or taking extra care of consumers is one technique to make the recipient of the service feel good, impressed, and inclined to utilise the service once more. Inform other users as well, in keeping with a study by Khansong & Chaiwong (2021), which discovered that customer attention is drawn to participate in the form of product recommendations from the customer's perspective and influence judgment due to the fact that the service recipient will believe that the presenter understands the audience, and how to use the product. The next technique discovered is to build content that is not simply a credit product introduction, such as a bag giveaway and a Starbucks voucher given. These extra events will encourage more military recipients to take part. It can be said that the above-mentioned strategies require enticing or setting the mood, and it can be said that in order to be compelling, the receiver's feelings must be unified.

The findings indicate that Logos appeared most frequently, followed by Ethos and Pathos, respectively. The predominance of Logos reflects the inherent nature of financial communication, which prioritises "rational information" such as interest rates, repayment conditions, or tangible financial benefits. These elements are critical in persuading consumers who seek value-for-money and security in financial services. The higher frequency of Logos suggests that Thai financial institutions deliberately employ rational appeals as their primary persuasive strategy to enhance credibility and minimise risks of being questioned on transparency. By contrast, Ethos appeared at a secondary level, demonstrating the institutions' effort to establish trust through explicit references to application procedures, borrower qualifications, and endorsements from credible

organisations. However, the use of Ethos may be constrained by legal frameworks and institutional policies, which limit the extent to which external or institutional endorsements can be emphasised. Meanwhile, Pathos occurred the least compared to Logos and Ethos. Although emotional strategies can foster engagement and relational bonding, in the context of loan advertising, their use may risk being criticised as manipulative or inappropriate, given the association with debt and consumers' financial vulnerability. Thus, the lower frequency of Pathos may reflect a cautious approach by financial institutions to avoid potential conflicts with principles of financial governance and consumer protection. In sum, the frequency order observed (Logos > Ethos > Pathos) reflects the dynamics of digital financial communication in which rationality and credibility are prioritised over emotional appeal. This finding highlights both the potential and the limitations of linguistic strategies as marketing instruments that must balance persuasive intent with social and ethical responsibility.

The importance of language to the messenger's views serves as the persuasion aspect. This influences how people think, feel, and decide on different courses of action in consumer society. The researcher discovered that the use of visual expressions was prevalent in the rhetorical methods that were examined. In which visual expressions are diversely characterised language types. This gives the financial service provider a chance to show how seriously or credibly the statement is taken. In some instances, it might indicate that the situation calls for the above-mentioned action. Only the service provider's point of view is used to describe this mindset; it isn't always true. There were visual expressions from personal loan commercials among the rhetorical devices discovered above. It can be divided into three categories based on usage. The most typical applications of visual expressions are: 1) the employment of confident expressions on one's face. The words "help," "help," and "ready to transfer", "ready to use", "ready to aid", "ready to know the outcomes promptly", "fast", and "immediately" were shown to be effective ways of expressing confidence in an organization's ability to provide assistance and those who benefit when in difficulty or in need of money. It demonstrates that the financial service provider, followed by 2) the use of visual expressions to describe the requirement, plays a crucial role for the client. It was discovered that the use of the words "urgent", "must haste", and "only" is a speech intended to convince the customer to move quickly and take advantage of the opportunity

or rush through transactions during a time of crisis. 3) It was discovered that the words “possible” and “believe” were used, and it was thought to denote an optimistic outlook. It is a speech intended to persuade the client to complete a transaction. The application of probability using visual expressions shows persuasiveness rather than force. This also avoids liabilities or errors that could result from the service recipient’s decision to employ a different approach. Modality with Type 2 and Type 3 points of view was not prevalent. This may be because the word is expressed in a coercive manner, or the instructions are not suitable to persuade the service recipient, and forecasts may not always be true.

In other words, language is important to what is going on in the messenger’s head because of the persuasive and visual components, which, in the consumerism period, cause changes in perspectives, attitudes, and thoughts, as well as decision-making in various acts, representing the power relationship of money that influences people’s lives in society. It demonstrates how the discourse surrounding money has evolved in today’s consumerist society, which has an impact on how individuals spend their money. The use of words that convey authority or profit to the message is connected to the messenger’s rhetorical strategies of persuasion (Ethos, Logos, and Pathos). The messengers’ modalities may be reflected in their perspectives or attitudes.

Visually, the spoken words seem to have authority or to have concealed meaning until the reader misunderstands the message from the perspective of influential figures like financial institutions. Such viewpoints seek to significantly influence audiences of all ages and genders, which, if they are well constructed, can be beneficial. The effects of that point of view might unavoidably reflect or lead to an obligation of indebted discourse. This study clarifies the significance of the terminology that guides financial service providers’ decisions. It could be part of the consumer’s advice to be cautious while using credit advertising mediums because the terminology used in advertising symbolises power, a symbolic action attempting to

influence receivers’ opinions in accordance with the messenger’s needs. This shows a clear intention to take specific action that will help a company or institution commercially develop a sales pitch for their financial institutions that emphasises business advantages over social ones.

This study highlights how persuasive language strategies grounded in Aristotelian appeals and modality theory play a crucial role in shaping consumer perceptions of financial services in the Thai digital context. The findings demonstrate that credibility, logical reasoning, and emotional resonance embedded in Facebook loan advertisements are central to how financial institutions establish trust, encourage engagement, and influence borrowing decisions. The results underscore the power of linguistic strategies in digital financial communication. For practitioners, the insights may inform the design of more responsible and transparent advertising that balances persuasive intent with consumer protection. For scholars, the study contributes to applied linguistics by illustrating how classical rhetorical appeals continue to operate in contemporary online discourse. The scope of this study was limited to textual content from Facebook fan pages of three major Thai banks during 2024. Visual elements were systematically excluded to maintain focus on linguistic analysis. The dataset, therefore, does not capture multimodal aspects of persuasion or other digital platforms where financial services are actively promoted. For future research, subsequent studies may extend this work by examining multimodal persuasive strategies that integrate textual, visual, and audiovisual elements. Comparative analyses across different social media platforms (e.g., TikTok, YouTube, LINE Ads) or between formal and informal lending institutions could broaden the understanding of persuasion in financial discourse. Incorporating mixed methods, including quantitative approaches, may also provide deeper insights into the effectiveness of rhetorical strategies in shaping consumer behaviour.

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