INTERTEXTUALITY IN INSURANCE ADVERTISEMENTS ON INSTAGRAM

THESIS

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THESIS

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2022

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Malang, 20 May 2022

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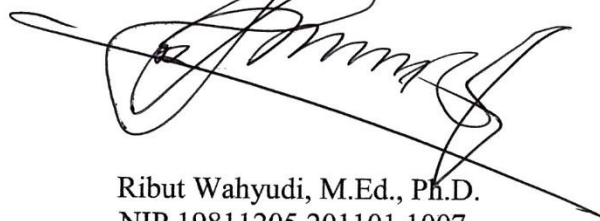
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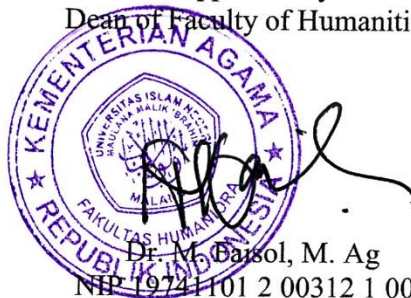Rina Sari, M.Pd
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MOTTO

"You should be ashamed for not trusting yourself'

-Eudora-

DEDICATION

I dedicate this thesis to:

My beloved parents,

My lovely husband and son,

and all of my friends.

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Alhamdulillahirabbil'alamin, praise and deep gratitude to Allah swt. for the abundance of grace and guidance of Him given to the writer that made this thesis can be completed properly. Sholawat and greetings are hopefully given to the Prophet Muhammad SAW that had been brought us from the darkness to lightness and communicating the Shari'a of Islam to all mankind.

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Finally, I realize that this thesis still needs some suggestion from the reader to make it perfect and hopefully it can be useful for the reader who interested in the same field.

Malang, 6 May 2022
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ABSTRACT

The objectives of this research are to investigate the types of intertextuality and to analyze the process of intertextuality used in advertisements of four insurance companies such as AIA, Prudential, AXA, and Allianz through their Instagram account. This research used descriptive qualitative design by analyzing the data sources that have been selected for the investigation of the study. Based on the analysis, it can be seen that the overall data obtained is 26 data. From that 26 data, the most dominant type of intertextuality is Obligatory intertextuality (11 data or 42.3%), then followed by the optional intertextuality (9 data or 34.6%) and the last is accidental intertextuality (6 data or 23%). Next, based on the analysis, from that 26 data, the most dominant process of intertextuality is Allusion intertextuality (21 data or 80.7%), then followed by the Quotation (4 data or 15.3%) and the last is plagiarism (1 data or 3.8%) and there is no data containing calque. The researcher suggested that further studies should be conducted to find out more types of intertextuality and the process of intertextuality analysis of intertextuality in advertisements on Instagram in another context by providing more data to enrich the analysis of intertextuality in advertisements on Instagram.

مستخلص البحث

ليستاري أبوك فوجي (٢٠٢٢) تحليل التناص في التأمين عبر الإنستجرام . قسم الأدب الإنجليزية بكلية العلوم الإنسانية. جامعة مولانا مالك إبراهيم الإسلامية الحكومية مالانج. المشرف: دني إفيتا نور راخوتي الماجستير

الكلمات الأساسية: التناص ، الإعلان ، الإعلان عبر الإنترنت

التناص هو عملية إحالة النص أو السياق في ذاكرة القراء إلى مصادر أصلية متشابهة في المحتوى والشكل. من المهم اليوم مراقبة الناس في إعلانات التأمين في نشر الإعلان ، عادة ما يكون هناك العديد من التفسيرات. لتجنب سوء فهم التفسير ، بحث الكاتب في الإعلان عبر الإنترنت لأربع شركات تأمين مثل : allianz_gh و axa و prudential aia.group ، وهي Instagram في حساباتهم على Allianz و AXA و Prudential و AIA استخدم هذا البحث التصميم الوصفي النوعي من خلال (٢٠١٣) من التناص ، أي ثلاثة أنواع من التناص وعملياتها.Fitzsimmon باستخدام نظرية تحليل مصادر البيانات التي تم اختيارها للتحقيق في الدراسة. بناءً على التحليل ، يمكن ملاحظة أن البيانات الإجمالية التي تم الحصول عليها هي ٢٦ بيانات. من تلك البيانات الى ٢٦ ، فإن النوع الأكثر شيوعًا للتناص هو التناص الإلزامي (١١بيانات أو ٤٢،٣٪) ، ثم يليه التناص الاختياري (٩ بيانات أو ٣٤،٦٪) والأخير هو التناص العرضي (٦ بيانات أو ٢٣ ٪) بعد ذلك ، بناءً على التحليل ، من تلك البيانات الى ٢٦ ، فإن العملية الأكثر شيوعًا للتناص هي التداخل بين النص (٢١ بيانات أو ٨٠،٧ ٪) ، ثم يليها الاقتباس (٤ بيانات أو ١٥،٣٪) والأخير هو الانتحال (١ بيانات أو ٣،٨٪) ولا توجد بيانات تحتوي على الكالوري. واقترح الباحث إجراء مزيد من الدراسات لمعرفة المزيد من أنواع النصوص المتداخلة وعملية اقتباسات تحليل التناص على إنستجرام في سياق آخر من خلال توفير المزيد من البيانات لإثراء تحليل الاقتباسات المتداخلة على إنستجرام

ABSTRAK

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Kata Kunci: Intertekstualitas, Iklan, Iklan Online

Penelitian ini bertujuan untuk mengetahui jenis-jenis intertekstualitas dan menganalisis proses intertekstualitas yang digunakan dalam iklan empat perusahaan asuransi seperti AIA, Prudential, AXA, dan Allianz melalui akun Instagram mereka. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan menganalisis sumber data yang telah dipilih untuk penelitian. Berdasarkan hasil analisis dapat diketahui bahwa secara keseluruhan data yang diperoleh sebanyak 26 data. Dari 26 data tersebut, jenis intertekstualitas yang paling dominan adalah intertekstualitas obligatoty (11 data atau 42,3%), kemudian disusul intertekstualitas opsional (9 data atau 34,6%) dan terakhir intertekstualitas aksidental (6 data atau 23 data%). Selanjutnya berdasarkan analisis dari 26 data tersebut, proses intertekstualitas yang paling dominan adalah intertekstualitas allusion (21 data atau 80,7%), kemudian diikuti oleh intertekstualitas quotation (4 data atau 15,3%) dan terakhir adalah plagiarisme (1 data atau 3,8%), dan tidak ada data yang mengandung calque. Peneliti menyarankan agar penelitian lebih lanjut dilakukan untuk mengetahui lebih banyak jenis intertekstual dan proses analisis intertekstualitas dalam iklan di Instagram dalam konteks lain dengan menyediakan lebih banyak data untuk memperkaya analisis intertekstualitas dalam iklan di Instagram.

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CHAPTER I
INTRODUCTION

This chapter contains the background of the study, research question, objectives of the study, significance of the study, scope and limitation, and the key terms of the study. On the other hand, this chapter also provides about the previous study and research method. The research method consists of the research design, data and data source, data collection, and data analysis.

A. Background of the Study

Today, when the internet has dominated all industries including the way the industry revives the industry, it is not strange if the advertising industry begins to strengthen its innovation in the online world. At least most of the earth's population are netizens who are active in exploring and observing the internet. This fact is the main guarantor that advertising products or services on the internet are very promising for the continuity of one's business. Online advertising is the same as conventional advertising. Its function is to increase brand awareness of the products or services by advertisers.

Online media is more popular because it is up to date with the latest alias. The point is advertising services or products in online media can guarantee the renewal of the data because the process of presenting advertisements is much easier and not as complex as would advertise something in print media. Secondly, advertising on online media guarantees practicality in its use because it is supported by the sophistication of internet technology such as smartphones which guarantees that online advertising will be exposed more often than advertisements in print.

One of the social media that is often used to advertise is Instagram. It is a social media that use photos and videos to share information. The users of Instagram can create accounts for free and follow each other. Followers can provide feedback in the form of comments, likes, and shares. Instagram is still relatively new but already has many users. The active users per month globally amounted to 1 billion, while active users reach 500 million per day. In addition, quoted from Tecno Tempo (2020) Instagram also has 25 million business profiles, as well as 2 million advertisers globally. Seeing the development of Instagram users who are always increasing, makes Instagram a suitable platform to use to do business because they are considered to have the potential in the promotion field.

Even though Instagram has many active users, it does not mean that consumers can immediately recognize and know the existence of a product, this thing makes advertisers compete to advertise their products as attractive as possible, including Insurance companies such as *AIA, Prudential, AXA,* and *Allianz.* The messages of those four insurance advertisements on Instagram cannot be separated from the language of advertisement which is an important component in advertising.

One characteristic of advertising language is the presence of text in the text. This is what makes the language of advertising have great persuasive power even though the grammatical form is simple. Advertisers use "text" in the form of collective experience, myths, or general knowledge as material to construct the advertisement text. In some advertisements, the empowered text is knowledge stored outside of consciousness. That case is probably found in some

advertisements, as we know advertisements often use a kind of persuasive language to persuade the customer.

Advertisement language always has meaning for the recipients of the message. Every message in advertisement language indirectly or unconsciously affects the minds of the viewers. Each incoming message for each audience may have a different understanding of digesting the language of an advertisement. It causes advertising messages that appear in a visual form to provide and build a separate interpretation for the viewers. The understanding received by every viewer is a meeting point between the program and the set of existing perceptions and pre-existing judgments in the viewer's mind. Every representation that is presented through advertisement messages is a complex part of other representations. Intertextuality is a power that affects the minds of the viewers of advertisements.

Intertextuality is a process of referencing text or context in memory of the readers to original sources that are similar in content and form. Observing intertextuality in insurance advertising today is important. In the publication of an advertisement, there will be many interpretations. To avoid misunderstanding of interpretation, the writer researched the advertisements of four insurance companies such as *AIA, Prudential, AXA,* and *Allianz* on their Instagram account. These companies are four of several names of foreign insurance companies that are well known in Indonesia and have many customers around the world. These insurances cover Life Insurance, Health Insurance, Vehicle Insurance, Educational Insurance, and et cetera. Advertisements shared by four insurance companies packed with graphic designs and captions that attract people to read it. Submission of this content

is one of the advantages of their account which is packaged very friendly through the highlighting of graphic design techniques. In addition, their account is also equipped with a detailed explanation of each material. Utilization of popular social media - *Instagram*, make it is easily accepted and liked by many people.

In order to complete this research, the researcher takes several previous studies related to the topic as the reference. The researcher discover ten previous studies that related to the theory and the object of the research. The intertextuality research had been done by several researchers which examines intertextuality in two different novels written by one author. These studies focus on whether an author is influenced by his previous work or not.

Farikhin (2019) focused on the determination of the hypogram and the text of the transformation in the elements of the theme, character, characterization, plot, and setting found in the novel "A Very Yuppy Wedding" and "Divortiare". She found that "A Very Yuppy Wedding" novel shows an intertextual relationship with another Ika Natasaa's novel entitled "Divortiare". Both of them raise the same theme, namely love, family, and friendship. Farikhin's research in line with Oulton (2021) that examines intertextuality in "Astérix and the impossible text. Adaptation and intertextuality in Historical Fiction". The author of Astérix has created works of historical fiction stand-alone original, in graphic novel format.This study foundd that Astérix changed the genre and became a series. From then, each volume becomes an individual piece of historical fiction within the dialogue intertextual with all other historical fiction. Therefore, a text that should be read simultaneously

and aesthetically. The Asterix series is a series derived from the adaptation of action on non-existent texts or personal compositions.

There are two previous studies that discuss intertextuality in comparing two literary works. Astuti (2021) examines about intertextual relationship between the poems Chatedrale de Chartes by Sitor Situmorang and Pants Creed by Joko Pinurbo. This research is a research that done by comparing the two poems by using heuristic and hermeneutic reading models to explain the intertextuality relationship between poetry, both from the conversation that proves it. The results of the study are intertextual relationships found in the poems Chatedrale de Chartes and Pants Creed in heuristic and hermeneutic reading. Meanwhile, Zandieh (2021) studied Intertextuality and comparative literature in legends and folktales. Zandied stated that every nation or country has the same historical or mythical roots that are global because they have a different language and culture. The results of this study reveal that comparative literature can be used to reveal the transfer of literary phenomena from from one nation to another, and this transfer can be seen in various literary forms such as poetry, legend, folklore, or myth.

The other previous study taken by the researcher are the research of Azalea (2019). This study aims to investigate the types of intertextuality in the dialogue of the Twilight movie based on the novel by Stephanie Meyers with the same title using the theory of intertextuality by Roberts S. Miola. On other side, Farhatan (2019) used Sri Mulyani's speech at United States – Women's CEO Summit as the subject of the research. This study describes the deconstruction of the beauty representation concept in Sri Mulyani's speech using an intertextuality approach.

Rahayu (2018) examines intertextuality in opinion articles about the industrial revolution 4.0. This study is part of discourse analysis that aims to find the types of intertextuality in online newspaper articles and reveal their social practice (discursive practice) using the views of Fairclough (2003). In line with Rahayu (2018), Bedu (2019) also used newspaper as object. He examines about intertextuality in selected English newspaper in Middle East countries. The study reveals that there was an ideological tendency in the intertextual process of the discourse of English-language newspapers in Middle East countries. They reveal how text producer: English newspapers in Middle East countries utilize the intertextual process not only for textual but to achieve ideological goals to shape the discourse of suitable interpretation of the text derived from various other interpretations which may shape the mind of the reader in a particular way.

Still in the same way, Xie (2018) analyzed about intertextuality in English news headlines. This study stated that headline tends to be the most eye-catching news text as the punch line, and intertextuality is usually one of its characteristics. Intertextuality research also had been done by Juliastuti (2019). Juliastuti (2019) in her research entitled An Outside In: A Thoughtful Writing and Reading Actively with Intertextuality stated that in reading actively the readers work at interpreting the many layers of a text. In this case, the author gives examples of several novels, films and poems that were inspired by previous authors. This practice is what the writer means by thoughtful writing through reading actively.

Those researchers mostly studied intertextuality by using literary objects such as novel, film, newspaper, book, drama scripts, and Qur'anic texts. What

distinguishes with this research is the object and the theory used. In this study the researcher observes those four insurance advertisements on Instagram using Fitzsimmons' (2013) notion of intertextuality, namely three types of intertextuality and Irwin's (2001) notion, namely the process of intertextuality. The researcher attempts to observe the advertisements of four insurance company that does not stand alone but have a background because behind the fabrication of an advertisement there must be something behind it.

B. Problem of the Study

Referring to the background of this study, the researcher would like to go with the following questions while conducting the study:

1. What are the types of intertextuality used in advertisements through Instagram of four insurance companies?

2. What is the process of intertextuality behind the advertisements of four insurance companies on their Instagram account.

C. Significance of the Study

The researcher expects that the results of this study can be applied to the readers when they want to perceive their self-esteem and give the information to the lecturers of linguistics, to be a reference in teaching literature and give motivation to a student in writing. Hopefully this study can enrich literature and linguistic theory of intertextuality, especially using advertisement as the subject. Yet, it can also be a reference to those who want to do further study related to intertextuality in online advertising.

D. Scope and Limitation

The scope of this research focuses on analyzing the type of intertextuality and the process of intertextuality in advertisements on Instagram accounts of four insurance companies which were uploaded in 2021-2022 using Fitzsimmons' and Irwin's theory. This study limits the object on analyzing 26 data from the Instagram content of four insurance companies which were uploaded in 2021-2022.

E. Definition of Key Terms

Based on the formulation of the problem above, the researcher describes the terms used in this study so that it is easier for readers to understand what this research is doing and to avoid mistakes in interpreting these terms. It is necessary to clarify and explain the terms formulated as follows:

1. Intertextuality: The presence of a text in another text. In this term, it is explained that there is no original work. All works are influenced by previous works.

2. Online Advertisement: a way to promote a product in Online media and usually contain persuasive sentences.

3. Instagram: Photo and video-sharing social media.

CHAPTER II
REVIEW OF RELATED LITERATURE

This chapter presents several theories that are relevant and support this research. The theories include intertextuality, types of intertextuality, and the process of intertextuality. This chapter also discusses about advertisement in online media.

A. Intertextuality

Kristeva (1980) officially introduced Intertextuality for the first time. She emphasizes that every text is structurally born from reference texts, genres, and other discourses. He divided it into two axes. First, "a horizontal" which connects writers and readers to a text. Second, "a vertical" which connects text to other texts. This act of reference is one of the important factors in supporting an introduced text in which the reader may occasionally make references to the text's internal constituents and histories of knowledge, conventions, and experiences relevant to the discourse facing by the audience.

Kristeva stated that intertextuality is the essence of a text in which there is another text. In other words, intertextuality is the presence of a text in another text. The presence of a text in the text that is read will give a certain color to the text. Several questions can arise. (a) What is the 'foreign' text function in that text that cause foreign text to be entered? (b) How a writer treats that text? As the answer, which is certainly the foreign text will get help to understand the text, so it must be considered to have a structural relationship with other elements in the text. Meanwhile, as the answer (b), that is, the writer perpetuates it as it is, changes it to

a certain place, or overhauls it, oppose it. Both of these things are related to a reception, a reception, is how someone is treat a text, which can then also gives meaning. Kristeva's notion in line with Barthes (Eagleton, 1983), he stated that all literary texts are intertwined with other literary texts, not in the usual meaning that this text shows the elements of influence, but in more purpose radical, every word, phrase, or part is a re-creation of other works that precede or surround it. There is no 'authenticity' in literature, there is no something called 'first' literature, all literature is intertextual.

As philosopher William Irwin (2001) wrote, the term "has come to have almost as many meanings as users, from those faithful to Julia Kristeva's original vision to those who simply use it as a stylish way of talking about allusion and influence". This word has a broader meaning in today's context than the theories he expounds in his semifinal work on intertextuality which is' word, dialogue, and novel.

According to Bazerman (2004), intertextuality is a literary device that creates an 'interrelationship between texts' and generates related understanding in separate works. These references are made to influence the reader and add layers of depth to a text, based on the readers' prior knowledge and understanding. Examples of intertextuality are an author's borrowing and transformation of a prior text, and a reader's referencing of one text in reading another. Intertextuality does not require citing or referencing punctuation (such as quotation marks) and is often mistaken for plagiarism (Ivanic, 1998). Intertextuality can be produced in texts using a variety of functions including allusion, quotation, plagiarism, calque, and

referencing. However, intertextuality is not always intentional and can be utilized inadvertently.

Van Zoonen (2017) stated that is important to understand and recognize that in principle, everything can be a 'text'. The common sense definition of the word 'text', implies written signs or words on a piece of stone, wood, paper, screen or fabric; this could thus be books, newspapers, letters, WhatsApp messages, magazines, subtitles, slogans on t-shirts and far more. 'Text' in critical versions of media and communication studies also includes visual images and sounds, hence references to the 'television-text', 'film-text' or 'multi-media-text' are common.

1. **Types of Intertextuality**

There are three types of intertextuality, namely: obligatory, optional, and accidental. These variations depend on two key factors: the intention of the writer, and the significance of the reference (Fitzsimmons, 2013). The distinctions between these types and those differences between categories are not absolute and exclusive but instead, are manipulated in a way that allows them to co-exist within the same text.

a. **Obligatory**

Obligatory intertextuality is when the writer deliberately involves a comparison or association between two or more texts. Without this pre-understanding or success in 'grasping the link', the reader's understanding of the text is regarded as inadequate (Fitzsimmons, 2013). Obligatory intertextuality relies on the reading or understanding of a prior hypertext before full comprehension of the hypertext can be achieved (Jacobmeyer, 1998).

The example of obligatory intertextuality is when someone want to understand the characterization within Marvel's 'Avengers: Endgame', one must first be familiar with another Marvel characters in movies like Captain America, Iron Man, Hulk, Thor, Black Panther, Spiderman, Antman, et cetera. Another example comes from the music video of "Swan Song" by Dua Lipa uses a lot of imagery from Alita: The Battle Angel film, including sets, costumes, and choreography. It is even the original soundtrack of the film itself.

b. Optional

Optional intertextuality has a less vital impact on the significance of the hypertext. It is a possible, but not essential, an intertextual relationship that if recognized, the connection will slightly shift the understanding of the text (Fitzsimmons, 2013). Optional Intertextuality means it is possible to find a connection to multiple texts of a single phrase, or no connection at all (Ivanic, 1998). The intent of the writer when using optional intertextuality is to pay homage to the 'original' writers or to reward those who have read the hypertext. However, the reading of this hypertext is not necessary for the understanding of the hypertext. The use of optional intertextuality may be something as simple as parallel characters or plotlines.

Chanel's Coco Mademoiselle perfume ad has a lot in common with Cristian Dior's Poison Girl perfume ad. They both apply the use of sexy women as symbols of sensuality and sexy women being chased by men because of their fragrance. From the two advertisements, customers will think that if they use the perfume, they will feel sexier and men will like it. This relationship is interesting because Cristian

Dior may or may not have been influenced by the Chanel commercials. However, it could even be influenced by other storylines.

c. Accidental

Accidental intertextuality is when the readers often connect a text, cultural practice, or a personal experience, without there being any tangible anchor point within the original text (Fitzsimmons, 2013). The author has no goal of making an intertextual reference and it is totally upon the reader's own earlier experience that these associations are made.

The example of accidental intertextuality is when you are in a café. That song from your senior high school comes on the speaker. What happens? Do you sigh a little? What's the sigh about? Is it because you remember what it felt like to be young, free, and loved by someone? Is it because you miss your friends from those days? Is it because you miss that time when you sang that song together in the class? Is it the song that reminds you of someone? And that feeling flits from your head in an instant and you are back in your coffee. That is "accidental intertextuality".

We make close to momentary mental jumps that associate us with what we involvement in the present and what we've encountered before. The artist, the musician, and the author did not know your past or your high school best friend, or your family. They did not know what it was like for you to spend time with your senior high school friends. The author didn't know that when she sang her song, you would be remembered suddenly be transported to your very own, very real past.

The connections you make between your experiences, your memories, and the art that you consume is absolutely unique to you.

2. The Process of Intertextuality

According to Irwin (2001), there are four processes of Intertextual in a text, namely allusion, plagiarism, calque, and quotation.

a. Allusion

Allusion is a figure of speech, in which one refers covertly or indirectly to an object or circumstance from an external context. It is left to the audience to make the connection where the connection is directly and explicitly stated (as opposed to indirectly implied) by the author, it is instead usually termed a reference.

While intertextuality is a complex and multi-leveled literary term, it is often confused with the more casual term 'allusion'. Allusion is a passing or casual reference; an incidental mention of something, either directly or by implication. This means it is most closely linked to both obligatory and accidental intertextuality, as the 'allusion' made relies on the listener or viewer knowing about the original source. It is also seen as accidental, however, as they are normally phrases that are so frequently or casually used, that the true significance of the words is not fully appreciated. Allusion is most often used in conversation, dialogue or metaphor. For example "I was surprised his body was not growing like Hulk." This refers to The Hulk, a character from a movie produced by Marvel that has a huge body. If this was obligatory intertextuality in a text, multiple references to this (or other novels of the same theme) would be used throughout the hypertext.

In the arts, a literary allusion puts the alluded text in a new context under which it assumes new meanings and denotations. It is not possible to predetermine the nature of all the new meanings and inter-textual patterns that an allusion will generate.

Literary allusion is closely related to parody and pastiche, which are also "text-linking" literary devices. In a wider, more informal context, an allusion is a passing or casually short statement indicating broader meaning. It is an incidental mention of something, either directly or by implication.

b. Plagiarism

The word plagiarism comes from the Latin "plagiarism" which means steal. Plagiarism is the act of plagiarizing other people's ideas, ideas or works to be recognized as one's own work or to use the work of others without citing the source so as to give rise to incorrect assumptions or mistaken about the origin of an idea, idea or work. Relatively difficult to prove because the idea or ideas are abstract and may have similarities with other people's ideas. Therefore, sufficient evidence is needed to confirm the existence of plagiarism.

The easiest way to prove existence plagiarism is to question whether he gets benefit from the thoughts of others. Plagiarism often happens in art world such as films, dances and novels are commonly recognized as a work of adaptation, composition or adaptation which actually all it is a plagiarism idea, as long as it is not stated the reference source. Plagiarism can be classifying into two action. The first is using other people's writings raw, without giving clear sign. For example, by using quotes or different paragraph blocks. Such a sign is required for indicates that

the text is quoted exactly as it is written listed in the citation source. The second action is taking other people's ideas without giving sufficient annotations about the source.

c. Calque

Calque is a word-for-word translation from one language to another. When you take a phrase in French, for example, and translate each word literally into English, that's a *calque*. There are many examples in English of common phrases that are calques, translated from other languages. An "Adam's apple," for example, is a calque of the French *pomme d'Adam*, and a "beer garden" is a calque of the German *Biergarten*. In both cases, the English phrases came from a direct, literal translation of the original. Another term for this is a "loan translation." In French, *calque* means "copy," from *calquer*, "to trace by rubbing."

d. Quotation

A quotation is the repetition of one expression as part of another one. A quotation can also refer to the repeated use of units of any other form of expression, especially parts of artistic works: elements of a painting, scenes from a movie or sections from a musical composition. Quotations are used for a variety of reasons: to illuminate the meaning or to support the arguments of the work in which it is being quoted, to provide direct information about the work being quoted (whether in order to discuss it, positively or negatively), to pay homage to the original work or author, to make the user of the quotation seem well-read, and/or to comply with copyright law. Quotations are also commonly printed as a means of inspiration and to invoke philosophical thoughts from the reader. Pragmatically speaking,

quotations can also be used as language games to manipulate social order and the structure of society.

The term 'intertextual quotation' is based on Kristeva's (1980) use of the term 'intertextuality', referring to the status of any text as one that naturally is comprised of other texts. Becker (1994) said that bound primarily by a shared repertoire of prior texts", then identifying prior texts becomes an essential exercise in understanding, analyzing or successfully participating in the interaction. As the term suggests, 'prior texts' refer to any texts previously (and commonly) encountered by conversation participants, including public texts. Media texts, such as the language of television shows and films, are included in this genre of public texts, and by virtue of their potentially vast audiences, they have an equally vast potential for serving as prior texts.

B. Advertisement

Advertising is part of a billboard that comes from French, which is *re-clame* which means "shouting repeatedly". The basic purpose of advertising is to provide information about a service product in a persuasive way and strategy in order to makes the news or the messages can be understood, received and stored, or remembered. The way to attract consumers' attention includes the form of live-action involving elements of image, sound, and motion simultaneously. The image displayed varies, including footage of human life, place, and everything related to it. As well as music as a medium for delivering messages.

Advertising is intellectually complicated and interdisciplinary in nature (Woods, 2006). Woods (2006) proposes it as a form of communication that hits in

a piece of music or film, TV shows, serials, or programs that people most commonly follow. Cook (2001) illustrates how it exceeds its mere informative status about the product to influence and perhaps change the opinions, emotions, and attitudes of the target readers. He considered it as a 'covert' communication that makes the audience believe something about a product without it disturbing him or her (Al-Siyami, 2013).

C. Online Advertising

Online advertising is a type of mass communication which is based on a traditional form of advertising but develops its communication strategies in correlation with the new technical and medium-based requirements. Broadly, online advertising is about delivering advertisements to Internet/online users via Web sites, e-mail, ad-supported software, and Internet-enabled smart phones. Examples of online advertising include contextual ads on search engine results pages, banner ads, Rich Media Ads, Social network advertising, interstitial ads, online classified advertising, advertising networks, and e-mail marketing, including e-mail spam (Gaurav & Surender, 2013).

CHAPTER III
RESEARCH METHOD

This chapter explains about research method to complete this research. This section provides the data sources and data to meet this research. It also shows the steps of how to collect data and analyze them.

A. Research Design

This research used descriptive qualitative design by analyzing the data sources that have been selected for the investigation of the study. According to Cresswell (1994), a qualitative study is defined as an inquiry process of understanding a social or human problem, based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting. Therefore, in this research, the data were taken from feed picture and caption of four insurance companies on Instagram that contain words, phrases, and sentences which were uploaded in 2021-2022.

B. Research Instrument

The researcher, based on a qualitative research methodology, is the primary research instrument (Miles et al, 2014). The researcher played an important role in collecting and analyzing the data from the advertisements on Instagram.

C. Data Source

The data source of this research are 26 screenshots of feed picture and caption from the Instagram's account of four insurance companies. which include

The data are words, phrases, and sentences taken from feed picture and caption of four insurance companies on Instagram uploaded in 2021-2022.

D. Data Collection

In collecting the data, the researcher. Data collection was begun by determining the object of research: advertisements of four Insurance companies through their account on Instagram. The data were collected by applying a documentary technique, in this case the researcher found 26 captions in the form of words, phrases, and sentences that were uploaded in 2021-2022. Next, the researcher took screenshots and identified the type of intertextuality based on Fitzsimmons' (2003) theory and Irwin's (2001) theory about the process of intertextuality.

E. Data Analysis

The researcher analyzed the data using the following steps. Firstly, classifying the data based on the types of intertextuality which include optional, obligatory, and accidental. Secondly, explaining the process of intertextuality which included allusion, plagiarism, quotation, and calque. The final step is drawing conclusions from the data.

CHAPTER IV
FINDING AND DISCUSSION

This chapter consists of finding and discussion. The data of the study were taken from advertisements of four insurance companies through their feed picture and caption on their Instagram account which was uploaded in 2021-2022. In displaying the data finding, the researcher divides the sections into four study objects. After displaying the findings, the researcher constructs the discussion that will be divided into two sections based on the research questions which are (1) the types of intertextuality and (2) the process of intertextuality.

A. Finding

In this section, the researcher gives the first answer for the research problem about types of intertextual analysis on the online advertisements of four insurance companies through their feed contents in their Instagram accounts which were uploaded in 2021-2022, and the second answer for the research problem about the process of intertextuality. The data analysis could be seen as follows:

1. Types of Intertextuality

There are several types of intertextuality found in this study; obligatory intertextuality, optional intertextuality and accidental intertextuality. All of them are obtained after the process of analysis of four well-known insurance companies in Indonesia. The further explanation is as follows.

a. Obligatory Intertextuality

The first type of intertextuality found is obligatory. Obligatory is the type of intertextuality that needs understanding about the association or the prior hypertext. The researcher found one example of obligatory in the text below:

Datum 1: Picture 4.1
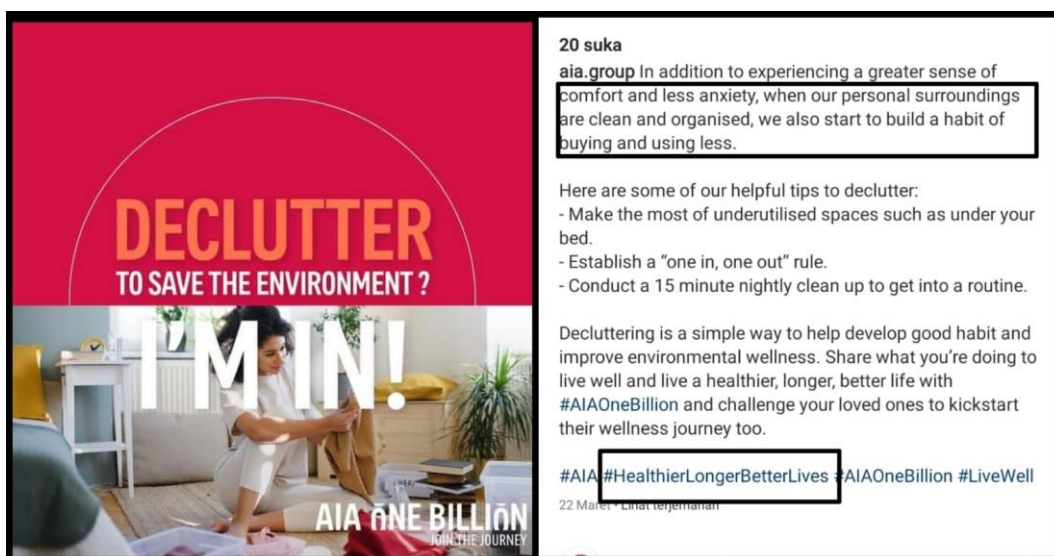
In the picture 4.1, the Instagram's post contains words said "Declutter to save the environment? I'm in!" and ilustrated a woman cleaning up the stuff, while the caption explains about how to do declutter. The context of the utterances that the company wrote in the advertisement talked about experiencing a greater sense of comfort and less anxiety. The company posted the picture above and said in the caption that "when our personal surroundings are clean and organized, we also start to build a habit of buying and using less." In the hashtag section, the company mentioned about "being healthier, live well and having a better life."

Datum 1 can be categorized as Obligatory since it uses an unfamiliar term, which is a term "*declutter.*" Obligatory intertextuality is when understanding about

the association or the prior hypertext is needed. The term "*declutter"* refers to the act of removing unnecessary and unused things. The verb *declutter* was first recorded in the mid-20th century. It is formed by adding the prefix de- to the verb *clutter*, which was derived from the associated noun in the mid-16th century. The noun originally meant "*a clotted mass*" and the earliest verb meaning was to clot or coagulate. The current meaning of "t*o put too many things in a place so that it looks untidy*" dates from the 17th century.

The term becomes popular because of the movement of tidying up by Marie Kondo. Marie Kondo is a best-selling author of a book entitled "The Life-Changing Magic of Tidying Up." In her books, Kondo explains the method to create more spaces in the room by tidying stuff and "*decluttering"* unnecessary goods. People who are familiar with the tidying up movement will easily grasp the meaning of "*decluttering*," but people who do not know about tidying up will find it hard to understand the meaning. Hence, the example above is categorized as obligatory intertextuality.

Datum 2: Picture 4.2

In the picture 4.2, the Instagram's post contains words said "Saluting those who've answered the call to serve," while the caption is "Let's all pause to honor those courageous citizen who have served and are serving to protect our nations." The context of the utterances in the advertisement talked about veteran day and uploaded it in the day veteran day was celebrated, this is evidenced by the presence of the American flag.

Datum 2 above is categorized as obligatory intertextuality as for people who do not know the context and the culture behind the phrase, it is hard to fully comprehend the phrase "*Saluting those who've answered the call to serve.*" In line with the concept of obligatory intertextuality, the writer of the text deliberately invokes a comparison or association between two texts. The relationship is between the advertisement text and the veteran day's context. On veteran day, people salute those who serve the country. However, this concept is only available in the US. Indonesia does not have such a motto, and most people do not give much concern

about Military or Veteran day in Indonesia. The second sentence "*Let's all pause to honor those courageous citizens who've served and are serving to protect our nation"* is easier to understand. Indonesians know that serving a country is a decent duty and worthy of pride and honor. However, still, the whole phrase will make more sense when people have a pre-understanding of the matter.

Datum 3: Picture 4.3
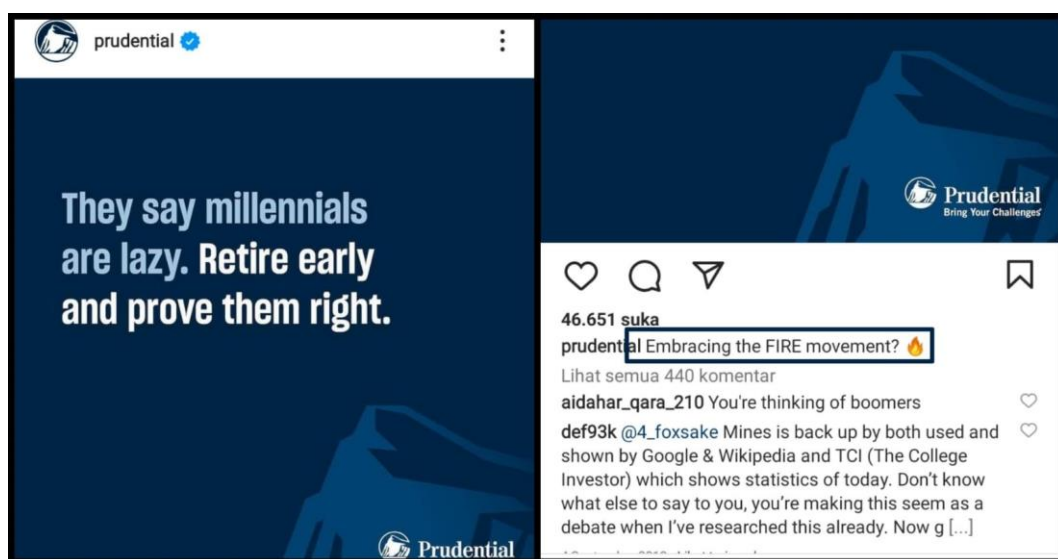
In the picture 4.3, the Instagram post contains words said "They say millennials are lazy. Retire early and prove them right," and the caption Said "Embracing the FIRE movement?" while the picture does not relate with the caption. In this post, the researcher focuses on analysis the quotation inside the post because of its meaning. The context of the utterances that the company which wrote the advertisement talked about millennial generations which for some people perceived as lazy people. Because Millienal are perceived as lazy generations, the company suggest them to retire early.

Obligatory intertextuality involves the other texts as a knowledge source to comprehend the current text. Datum 3 is considered obligatory since it is hard to understand the meaning of the text without knowing the text relation. The relation contained in the phrase is the relation between the sentence "*They say millennials are lazy*" and the context behind the utterance, which is the trend in the labor force. The employment industry nowadays is filled with millennial generations because the Millennial is now in the age range 24-35, which is the productive age. Millennial deals with older people in the workplace, the boomer generations. As the generations are different, their characteristics and work habits also differ. Based on the phrase, there is a saying that "*Millennials are lazy*." Those who say so are not in the *Millennial* generation. They may come from boomer generations who have different work habits and feels that the pattern of Millennial is not appropriate or precisely *lazy*. Without knowing this standing, people would be confused with the phrase "*They say Millenials are lazy."* Thus, it is considered as Obligatory intertextuality.

Datum 4: Picture 4.4

In the picture 4.4, the Instagram's post contains words said "A plan for whatever the future may bring. That's financial wellness", but the picture not related at all. Meanwhile, the caption contains words "What do you see when you envision your retirement?" In this post, the researcher focuses on analysis the quotation inside the post because of its meaning. The context about the datum above is about financial wellness and the encouragement to plan the future.

Datum 4 can be categorized as Obligatory since it uses an unfamiliar term, which is a term "*financial wellness*." Obligatory intertextuality is when understanding about the association or the prior hypertext is needed. Some people might be wondering about the concept of "*financial wellness*" and some may already have prior knowledge. Without knowing the basic concept of "*financial wellness*," people will not get the message of the ads. Additionally, obligatory intertextuality is when the writer deliberately invokes a comparison or association between two (or more) texts. In this case, the writer tries to connect the content in the ad's post with the concept of "*financial wellness*." *Financial wellness* refers to

the ability to satisfy current and future financial commitments, feel confident in the financial future, and make decisions that allow someone to enjoy life. *Financial wellness* can also help in enhancing mental and physical health by reducing the focus on money needs. Those who practice financial wellness are more likely to budget, spend carefully, and have an emergency fund. Not all people understand the concept of "*financial wellness,*" one might have done it his whole life without even knowing about the term. However, the sentence will make sense to those who know exactly about the concept. *Financial wellness* is a part of *financial literacy*. People starts to gain much interest in financial literacy in the modern era since the market nowadays becomes more complex.

Datum 5: Picture 4.5
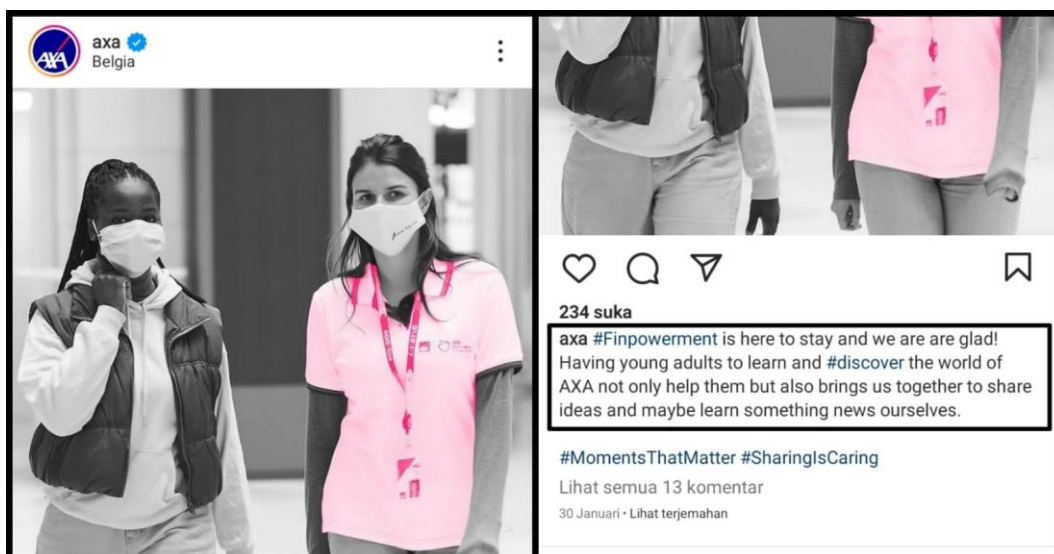
In the picture 4.5, the Instagram post does not contain any words. Thus, the researcher takes the words from caption. The caption contain words "Finpowerment is here to stay and we are are glad! Having young adults to learn and #discover the world of AXA not only help them but also brings us together to share ideas and maybe learn something news ourselves." The context of the utterances that the

company which wrote the advertisement talked about financial education and financial empowerment.

The term Finpowerment in Datum 5 indicates that the datum belongs to obligatory intertextuality. Obligatory intertextuality is when understanding about the association or the prior hypertext is needed. In this case, without knowing the exact meaning of Finpowerment, it is hard to understand the meaning of the sentences. The prior knowledge of "*finpowerment*" is needed to know the exact meaning of the sentence "*Finpowerment is here to stay and we are glad!*". *Finpowerment* is a new term that occurs in the financial field as a stand for "*Financial empowerment.*" *Financial Empowerment* is a new approach to poverty reduction that focuses on improving the *financial security* of low-income people. As the market condition nowadays become more complex, there are many accounts that try to educate and raise awareness of *financial literacy*.

Datum 6: Picture 4.6
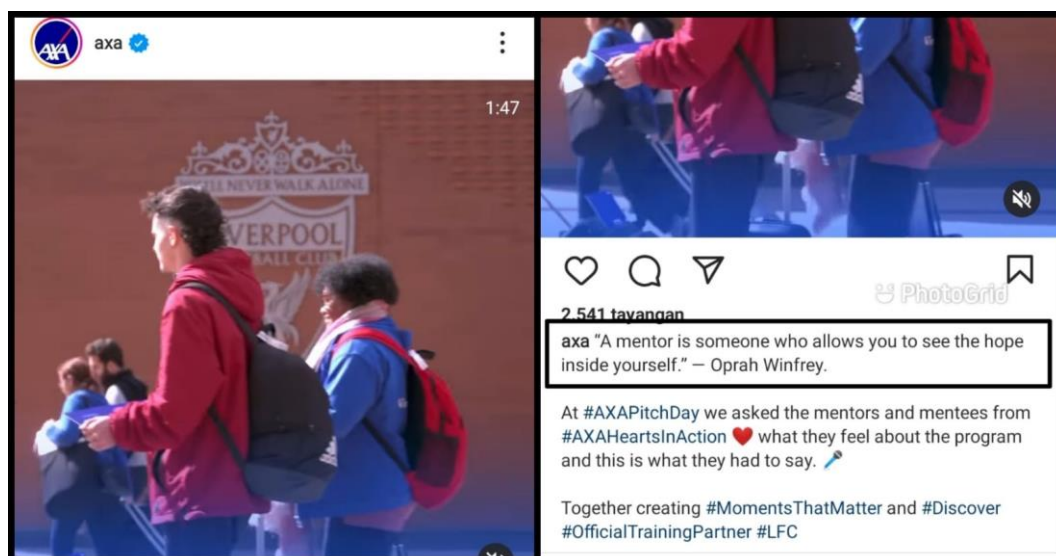
In the picture 4.6, the Instagram's post does not contain any words. Thus, the researcher takes the words from caption. The caption contain words "A mentor is someone who allows you to see the hope inside yourself." — Oprah Winfrey." The context of the utterances that the company which wrote the advertisement talked about financial education that needs mentor to perform well. It proved by picture that illustrated with college students. In the hashtag section, the company mentioned about "being healthier, live well and having a better life".

Obligatory intertextuality is when the writer deliberately invokes a comparison or association between two (or more) texts. Without this pre-understanding or success in 'grasp the link', the reader's understanding of the text is regarded as inadequate. The meaning of the sentence *"A mentor is someone who allows you to see the hope inside yourself"* is actually easy to understand, but since they use direct quotations, not all people know what it has to do with the ads. Some people might be wondering about who *Oprah Winfrey* and what is the relation

between the company's Instagram account with what *Oprah Winfrey* said. Without knowing the concept and context people will just see it at glance and left. Therefore, the sentence above is categorized as obligatory intertextuality. In this case, the writer tries to connect the quotes from someone famous with their ad content.

Oprah Winfrey is one of the richest and most influential women in the United States. She inspires many people by being the first black woman billionaire. Her utterances are quoted and inspired many people in the world. The quotes above mean to educate people who seek a "*mentor*," whether it is a "*financial mentor*" or other "*mentors*." In this case, the writer wants to connect the ads with education, precisely about *financial education*. People who are new to *financial literacy* may find it hard to decide between investment and saving. Thus, the writer shows people how to find a good mentor in *the financial field*. By showing its consideration about people's *financial wellness*, the insurance company creates a self-branding that they do not only wants to sell their products but also to solve society's financial problems.

Datum 7: Picture 4.7
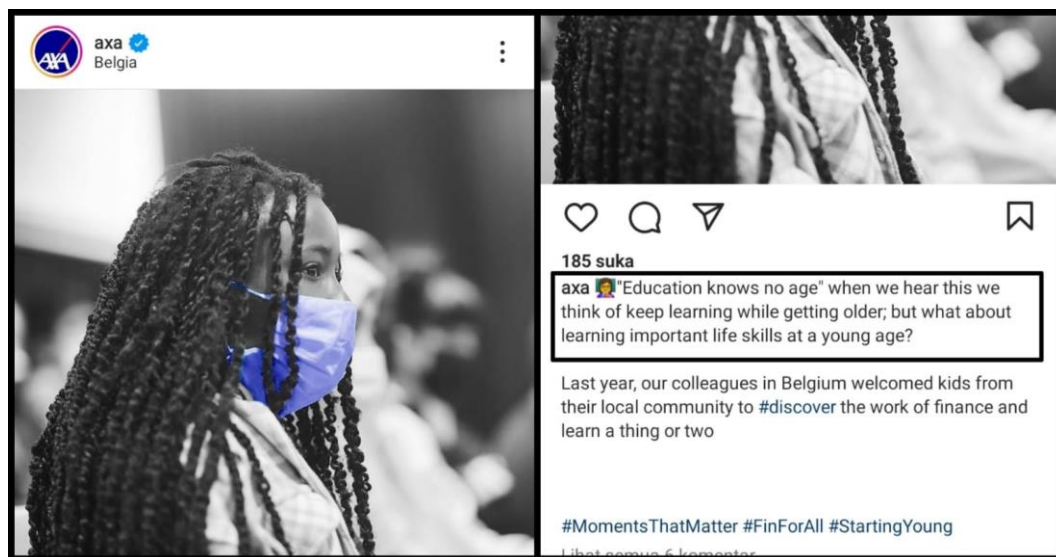
Picture 4.7 does not contain any words in the Instagram post. Thus, the researcher takes the words from caption. The caption contain words ""Education knows no age" when we hear this we think of keep learning while getting older; but what about learning important life skills at a young age?" The context of the utterances that the company wrote the advertisement talked about the importance of financial literacy and education. Financial education and literacy is needed for all people regarding their race, nationality, or class. Obligatory intertextuality involves the other texts as a knowledge source to comprehend the current text.

The phrase in Datum 7 is considered obligatory since it is hard to understand the meaning of the text without knowing the text's relation. If the reader has never heard the phrase "*Education knows no age*," it is hard to understand the context as education is usually restricted by age. There are age requirements in entering each stage of education; for example, a child can enter elementary school when they are seven years old or older and cannot be older than thirteen years old. However, later the writer explains that it means to keep learning while getting older, and he adds

detail about essential life skills. Thus, it is already clear that the meaning of "*education knows no age*" is about education about important life skills, not formal education. However, it is still hard to understand the content of the ads if people do not understand what important life skills are. The company's Instagram account is a professional business account that contains not only about company brand reputation but also promotes the products. Thus, in this case, the important life skill they refer to is a skill about *financial literacy*.

The process in which the phrase took place is the Allusion process, where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the phenomenon happening right now, which is *financial literacy awareness*. *Financial literacy* is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. *Financial literacy* is the foundation of your relationship with money, and it is a lifelong journey of learning.

Datum 8: Picture 4.8

In the picture 4.8, the Instagram's post does not contain any words, but the picture ilustrated with AXA company colleagues who gathered at the AXA Day event Thus, the researcher takes the words from caption. The caption contain words "AXA Days brought together more than 2000 colleagues across the globe. It was so special to reconnect with the teams after being apart for so long. We have learned so much from the crisis - it made us stronger and more united than ever." The context of the datum 8 is about Covid-19 pandemic that makes the company could not operate as it used to be. Obligatory intertextuality involves the other texts as a knowledge source to comprehend the current text. The phrase in Datum 8 "*we have learned so much from the crisis*" is considered obligatory since it is hard to understand the meaning of the text without knowing the text's relation. It is hard for people who do not know the context and circumstances in the world nowadays to fully comprehend the phrase "*learn so much from the crisis*."

The relationship is between the advertisement text and the crisis of pandemic context. During the pandemic of Covid-19 that started in 2019 to 2021, many businesses went bankrupt; many companies laid off their staff, and people became unemployed. In the ads, the writer wants to show the world how strong the company team is in facing the pandemic of Covid-19. Despite many businesses and companies going bankrupt, they show that they are stronger and more solid than before. With so many "*colleagues across the globe*," they can maintain their business and professionalism well.

Additionally, because there is a relationship between the advertisement text and the outside context (the crisis of pandemic), it can be considered an Allusion process. It is in line with the concept of Allusion where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the economic crisis due to the Covid-19 pandemic, where many businesses collapsed, and many countries faced financial struggles in maintaining economic stability.

Datum 9: Picture 4.9
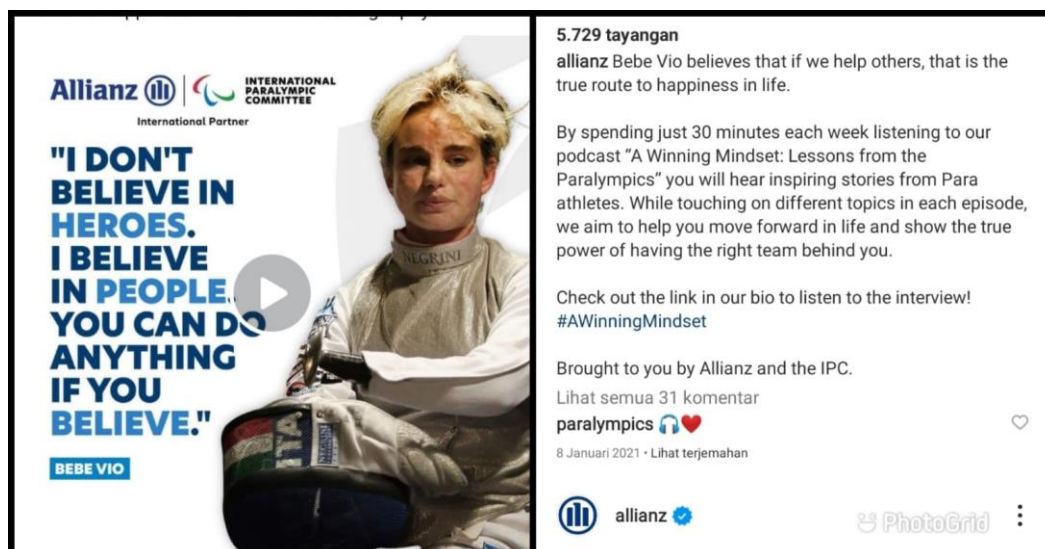
In the picture 4.9, the instagram post does not contain any words. Thus, the researcher takes the words from caption. The caption contain words "I don't believe in heroes, I believe in people, you can do anything if you believe."- Bebe Vio." The context of the utterances talked about encouraging and giving people live lesson through quoting an athlete. Obligatory intertextuality involves the other texts as a knowledge source to comprehend the current text.

The phrase in Datum 9 is considered obligatory since it is hard to understand the meaning of the text "*I don't believe in heroes*," without knowing the text's relation. The relation contained in the phrase is the relation between the sentence "*I don't believe in heroes*," and the context of the quotes. On its Instagram account, the company shows its support for sports. Many athletes become their colleagues. Through the athletes, they give people motivation to achieve their dream. By quoting the phrase "*I believe in people*," the company tries to say that to achieve something, one should believe in themselves.

Datum 10: Picture 4.10
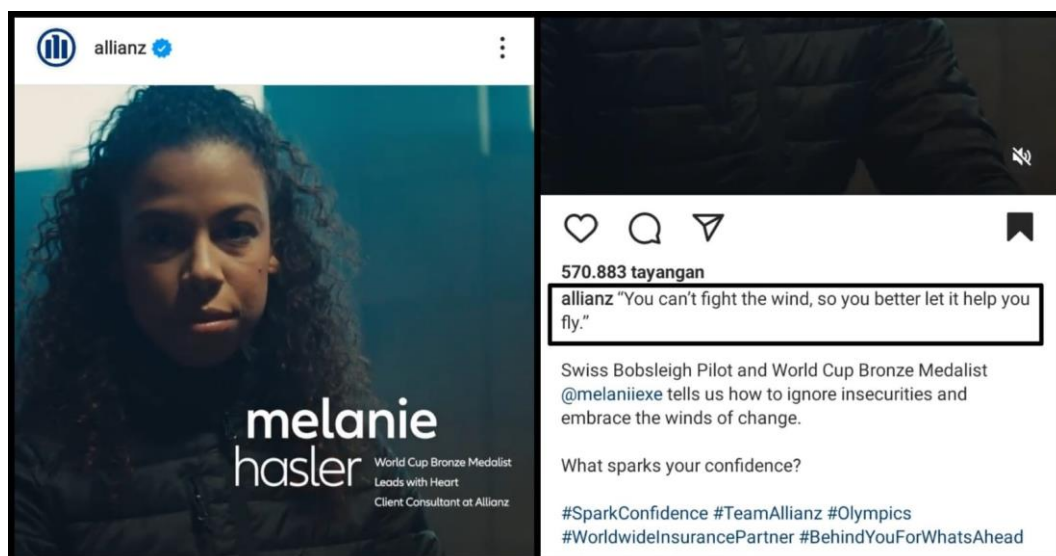
In the picture 4.10, the Instagram post does not contains any words. Thus, the researcher takes the words from caption. The caption contain words "You cannot fight the wind, so you better let it help you fly."- Melaniexe." The context of the utterance is about encouraging people to be brave by quoting famous people. Obligatory intertextuality involves the other texts as a knowledge source to comprehend the current text.

The phrase in Datum 10 is considered obligatory since it is hard to understand the meaning of the text "*You cannot fight the wind, so you better let it help you fly,*" without knowing the context. On its Instagram account, the company shows its support for sports. Many athletes become their colleagues. Each athlete tells about what motivates them. Each has a different field and background, which drives them to be successful athletes. It is hoped that by quoting the athletes, people can get inspired to be whatever they want to be and to achieve whatever they want to achieve.

Datum 11: Picture 4.11
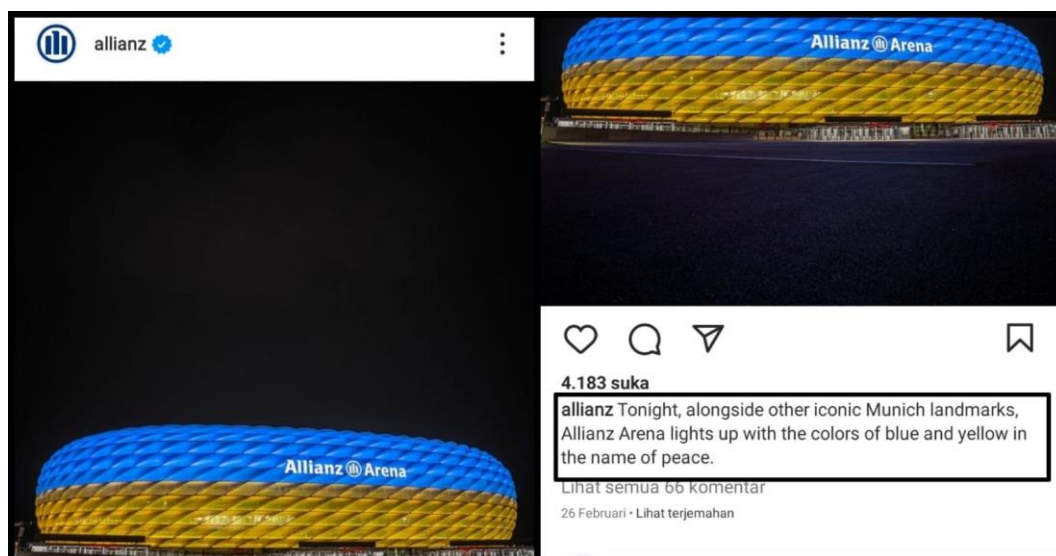
Picture 4.11 contains of instagram post (photo) and captions. The picture shows a photo of Allianz arena in the color of blue and yellow. The photo does not contains any words. Meanwhile, the captions contain words "Tonight, alongside other iconic Munich landmarks, Allianz arena lights up with the color of blue and yellow in the name of peace." The context of the utterance is about the war between Rusia and Ukraina. Obligatory intertextuality involves the other texts as a knowledge source to comprehend the current text.

The phrase "*the colors blue and yellow in the name of peace,*" in Datum 11 is considered obligatory since it is hard to understand the meaning of the text without knowing the text's relation. The relation contained in the sentences between the phrase "*colors of blue and yellow in the name of peace*" and the context behind the utterance. The phrase comprises context outside the text. The context is about the 2022 *Russian invasion of Ukraine*. At the start of the war in 2014, Russia annexed Crimea, and Russian-backed separatists seized part of the south-eastern

Donbas region of Ukraine, sparking a regional war there. In 2021, Russia began a large military build-up along its border with Ukraine, amassing up to 190,000 troops along with their equipment. Strong resistance from Ukraine troops resulted in many casualties. The Ukrainian government has reported more than 200 children killed during the conflict, with hundreds of others injured, by 18 April 2022.

b. Optional Intertextuality

The second type of intertextuality found is optional. Optional is the type of intertextuality where it is possible to find a connection to multiple texts of a single phrase, or no connection at all. The intent of the writer when using optional intertextuality is to pay homage to the 'original' writers or to reward those who have read the hypotext. The writer found one example of obligatory in the text below:

Datum 12: Picture 4.12

Picture 4.12 contains of Instagram post (photo with quote) and caption. The picture shows a photo of some kind of plants or grass with the quote saying "protect the planted and live well, are you in?" Meanwhile, the caption is quite long describe

and tells about environment and climate change. The context of the datum above is about protecting the environment. Protecting the planet is interesting topics for the company target market which is Millenial generations. Datum 12 is categorized as optional because people are so familiar with the term that without understanding the context and the *earth day movement*, people can still easily grasp the meaning. Datum 12 has a connection with the actual event beyond the text. In this case, the company is trying to connect the promotion with the event to "*protect the planet*." The term has become familiar and famous nowadays as people's awareness of *environmental health* rising. Every year on April 22, people mark the day as Earth day. On that day people are invited to join the movement to save and "*protect the planet*" by planting plants, saving energy, and many more positive actions.

Datum 13: Picture 4.13
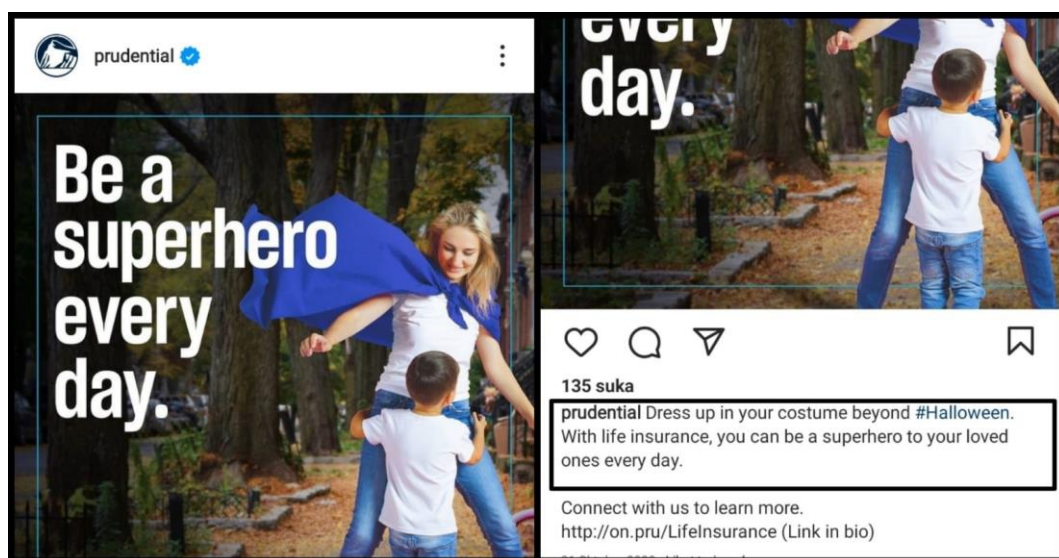
Picture 4.13 contains of photo of mother and mom with a quote and caption. The picture shows a photo of a mother playing with her child dress up as superhero, with the quote says "be a superhero every day." Meanwhile, the captions says

"Dress up in your costume beyond #Halloween with insurance, you can be a superhero for your loved ones every day." The context of the utterance is to encourage people to be a hero for their own family. It is categorized as optional because the term *superhero*, for some people, will link the other text, and for some, it is not. The excerpt "*Be a superhero every day,*" can be perceived differently based on the reader's experience. *A "superhero"* is a fictional character that possesses incredible power beyond ordinary people. The entertainment industry, especially movies, popularized the concept of a Superhero. When reading the phrase "*be a superhero*," one can imagine themself as the main character in the film, who has a great power beyond ordinary humans and does a great duty to save lives. The term itself is indeed a metaphor; by using an insurance product, the customer will protect their loved one as the superheroes always do. It might be perceived differently from one man to another, but the term is taken from the "*superhero*" concept in the movies.

Datum 14: Picture 4.14
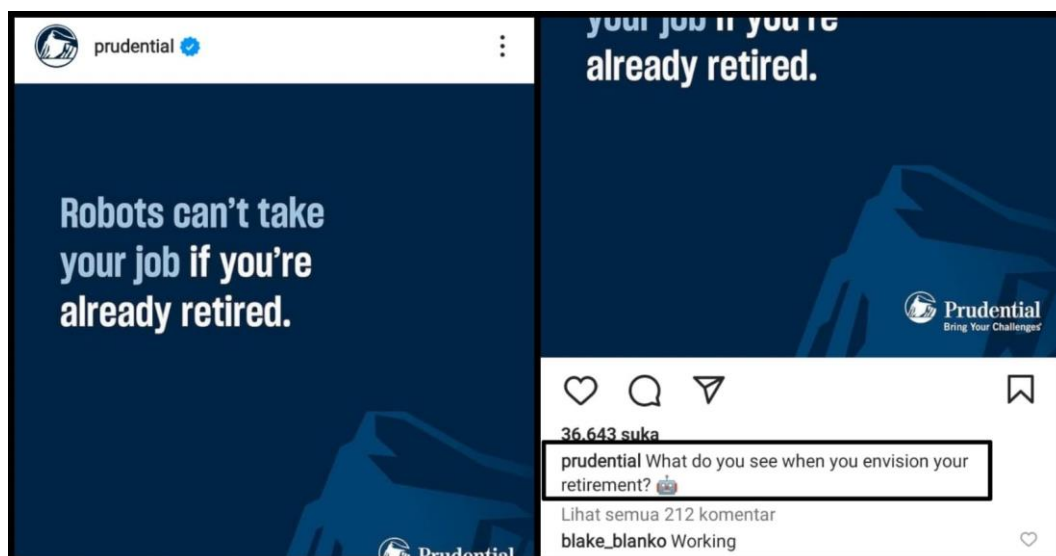
Picture 4.14 contains Instagram post (photo of quote) and captions. Main focus of the photo is to show quote says "Robot can't take your job if you're already retired." Meanwhile, the caption of the photo is "What do you see when you envision your retirement?" From both the photo and the caption, it can be tell that the main message of the post is about retirement.

The context of datum 14 is about retirement. The sentence in datum 14 can be categorized as optional intertextuality as it uses the word "*Robots,"* which took reference from the other context, but to fully understand the context, there is no need to comprehend the related context. When reading the term "*robots"* some people may link it to the robots they see on TV. However, the term "*robots"* have been around since the early 20th century. Ever since it was first invented, many countries have competed to create the most advanced "*robots*." There are also many movies that tell the theme of "*robots*" and machines. Thus, the term is somewhat

too familiar with people's lives. People do not have to link the sentences with certain movies or certain concepts to understand the whole meaning of the sentence.

Datum 15: Picture 4.15

Picture 4.15 contains photo of a family along with the caption in the right side. It portrays the picture of a happy family, a spouse with a child while riding bicycles. The picture contains quote says "69% of people with life insurance feel less stressed knowing their loved ones are protected." Meanwhile, the captions tells about "You can't buy serenity but you can buy insurance." The context of the utterance above is about encouraging people to not hesitate to buy life insurance. Datum 15 is categorized as optional intertextuality. Optional intertextuality has a less vital impact on the significance of the hypertext. It is a possible, but not essential, intertextual relationship that, if recognized, the connection will slightly shift the understanding of the text. The phrase "*with life insurance feel less stressed,*" is easy to digest, but in some parts, it may confuse some people about "*life assurance*." People who know about *assurance* will find it easy to

comprehend the whole sentence but not those who never heard of assurance products. Those who do not know about assurance will not understand its benefits, let alone its effects on their surroundings.

Datum 16: Picture 4.16
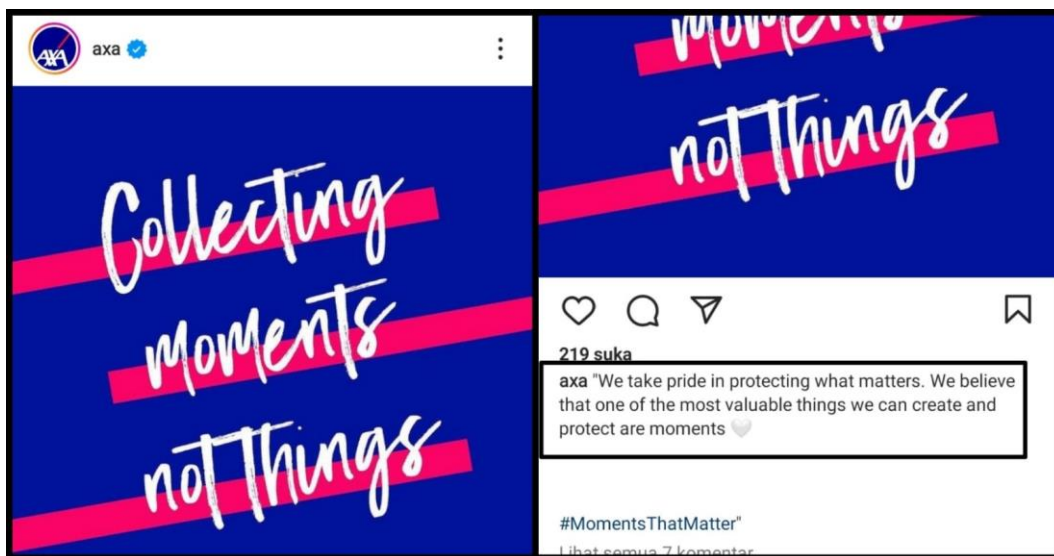

From the picture 4.16, it can be seen that in the left side is Instagram quote and in the right side is the caption. The photo contains quote says "Collecting moments not things," while, the caption says "we believe that one of the most valuable things we can create and protect are moments." The context of the utterance above is to encourage people to be more fond of their momentum, memorize and time they spend with their loved ones. Datum 16 is categorized as optional intertextuality. Optional intertextuality has a less vital impact on the significance of the hypertext. It is a possible, but not essential, intertextual relationship that, if recognized, the connection will slightly shift the understanding of the text. The phrase above is easy to digest, but in some parts, it may confuse some people about "*moments*." Some people may find it hard to understand why

the words "*moment*" are repeatedly mentioned. There is also a phrase that says "*protect the moments*" which creating many questions, what moment? And why does it have to be protected? In this case, the text is related to the whole content in the company's Instagram account. People who are new followers or do not follow the company activities at all will find to understand one of their mottos, "*protect the moment*." People who are followers will know that moments means all the important thing and activities in a customer's life. As the company sells insurance products, they want to help its customers protect the moment; it can be a harmonious family since financial stability is needed to maintain stability in the family.

Datum 17: Picture 4.17
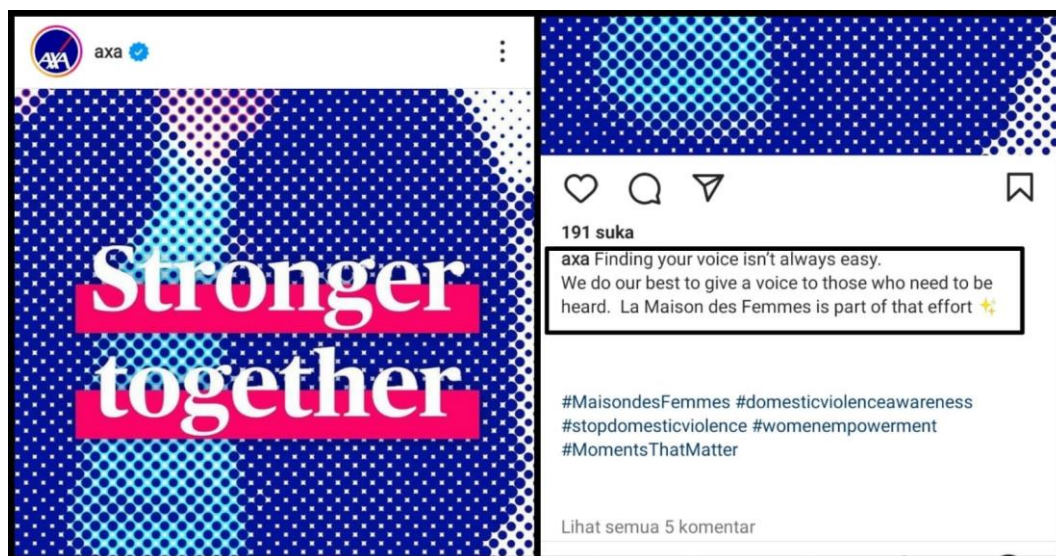
From the picture 4.17, it can be seen that in the left side is Instagram quote and in the right side is the caption. The photo contains quote says "stronger together," while, the caption says "finding your voice isn't always easy, we do our best to give a voice to those who need to be heard." The context of the utterance is

that the company wants to motivate people to be stronger by as for help and the company will provide it. It is categorized as optional because some people will find it hard to understand without knowing the meaning of "*finding voice*."

The excerpt "*finding your voice,*" can be perceived differently based on the reader's experience. The terms have connotative meanings. Connotative meaning is when a word suggests a set of associations, or it is an imaginative or emotional suggestion connected with the words, while readers can relate to such associations. *Voice*, in this case, is not about the utterance or speech sound; instead, it is about expressing an opinion. Meanwhile, "*finding a voice*" means expressing an opinion, and the opinion is received well. The speaker gets something they want in return. However, not all people can express their opinion easily, and not all opinion is received well by the receiver -usually policymakers or the authorized party. Thus, the company will help people who cannot express their opinions.
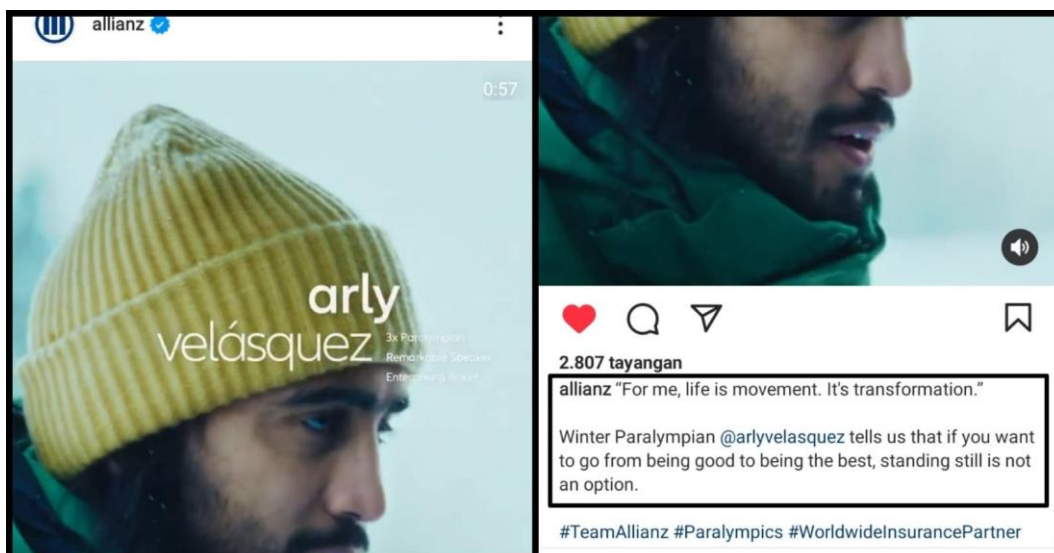
Datum 18: Picture 4.18
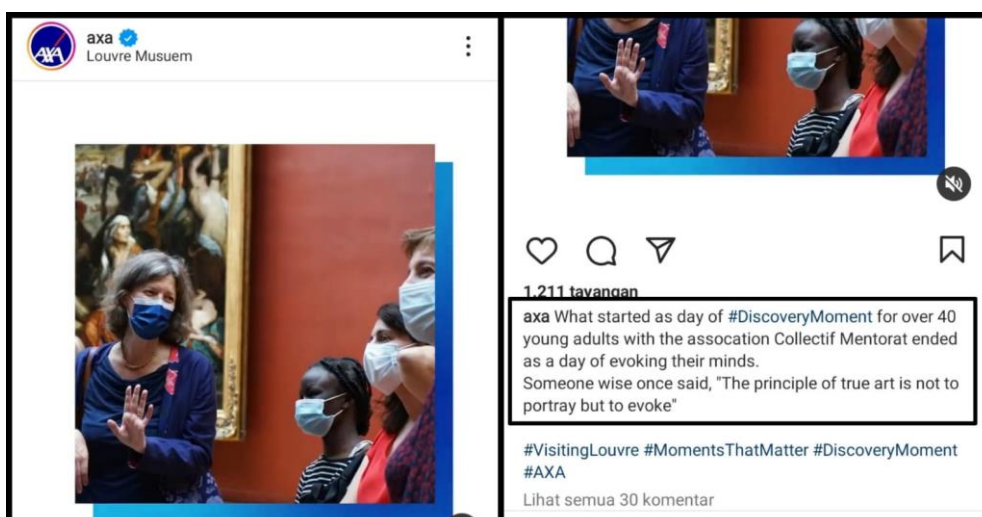
In the picture 4.18, the Instagram post does not contain any words. Thus, the researcher takes the words from caption. The caption contain words "What

started as day of #DiscoveryMoment for over 40 young adults with the association Collectif Metorat ended as a day of evoking their minds. Someone wise once said "The principles of true art is not to portray but to evoke." The context of the utterance is about the relationship between arts and insurance that implies that moving people to do something is hard. The sentence in datum 18 above can be categorized as optional intertextuality as it uses words "*true art is not to portray but to evoke,*" which took reference from the other context "*Someone wise once said.*" There is no further explanation after the quote that makes it hard to digest the meaning. Some people who used to read a lot may find it easy to understand the meaning "words "*true art is not to portray but to evoke,*" but some who are not will not understand it.

Datum 19: Picture 4.19
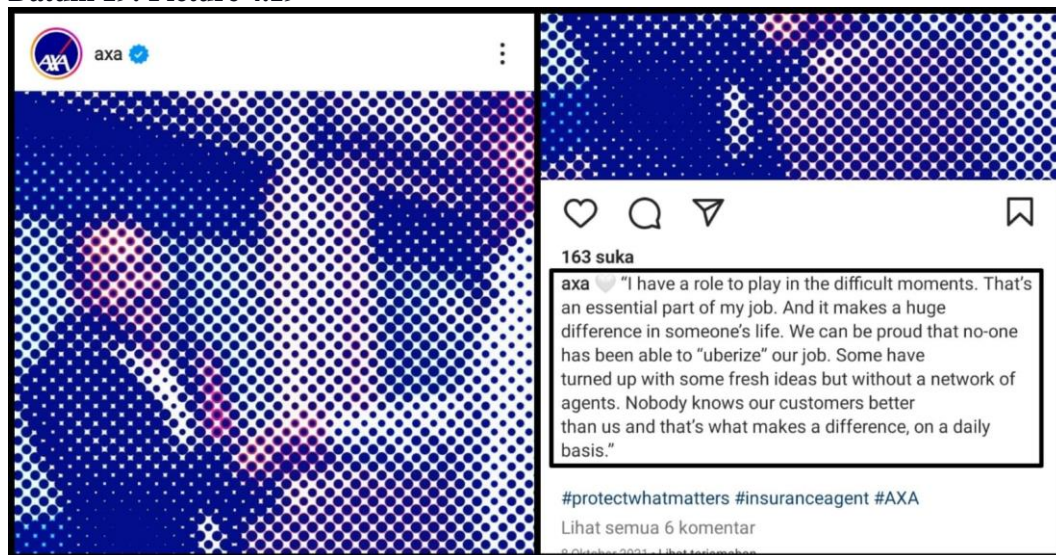
In the picture 4.19, the Instagram post does not contain any words. Thus, the researcher takes the massage from the utterance in the caption. The caption contain words ""I have a role to play in the difficult moments. That's an essential

part of my job. And it makes a huge difference in someone's life. We can be proud that no-one has been able to "uberize" our job. Some have turned up with some fresh ideas but without a network of agents. Nobody knows our customers better than us and that's what makes a difference, on a daily basis." The context of Datum 19 is about technology enhancement. Datum 19 has a connection with the actual event beyond the text. In this case, the company wants to show the reader that they are a solid organization. It is categorized as optional because the whole massage in the sentences except the word "*uberize*" is easy to understand. The whole sentences use simple words that are easy to understand, except the word "*uberize*". *Uberize* means modifying a market or economic model by introducing a cheap and efficient alternative. In the next sentence, the writer adds that many competitors bring new ideas, ways, and alternatives, but they cannot beat the company's quality.

Datum 20: Picture 4.20

In the picture 4.20, the Instagram post does not contain any words. Thus, the researcher takes the words from caption. The caption contain words "For me,

life is movement. It's transformation..” The context of the utterance above is to motivate people to stay making progress in their lives because life is about transformation. The sentence *“For me, life is movement. It's transformation”* in datum 20 above can be categorized as optional intertextuality as it uses words that took reference from the other context. There is no further explanation after the quote which makes it hard to digest the meaning. Some people who used to read a lot may find it easy to understand the meaning, but some who aren't. Since the quote is in the form of a caption from an insurance company, people may wonder why such a quote exists and its relation with the financial field.

c. Accidental Intertextuality

Accidental intertextuality is when readers often connect a text, cultural practice or a personal experience, without there being any tangible anchor point within the original text (Fitzsimmons, 2013). The author has no goal of making an intertextual reference and it is totally upon the reader's own earlier experience that these associations are made.

Datum 21: Picture 4.21
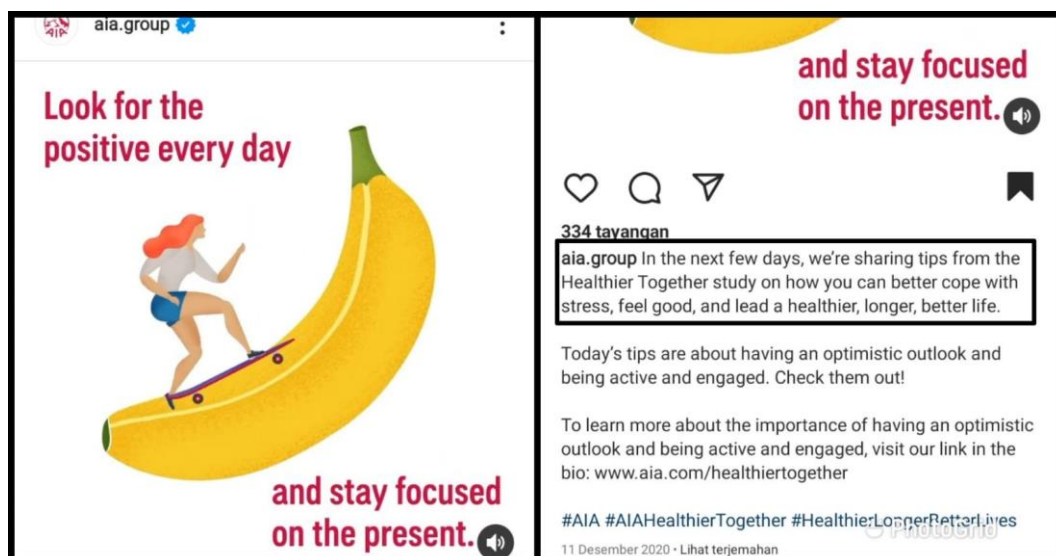
From the picture 4.21, it can be seen that in the left side is Instagram's quote and in the right side is the caption. The photo contains quote says "look for the positive every day, and stay focused on the present," while, the caption says "in the next few days, we're sharing tips from the Healthier Together study on how you can better cope with stress, feel good, and lead a healthier, longer, better life." The context of the utterance above is about encourage people to do healthy lifestyle. In Datum 21, people can easily understand the context and the meaning "*positive every day,*" of the phrase without connecting it to another event. In this case, the reader can easily understand the meaning by connecting it with their personal experience. It can be seen more individually. Each reader has their own experience and preferences. From the phrase, one can relate it with the book they read where the book motivates them to stay positive every day. Meanwhile, the other persons can connect the phrase with his or her personal experience about their health where they feel much healthier when they are increasing their focus.

Datum 22: Picture 4.22
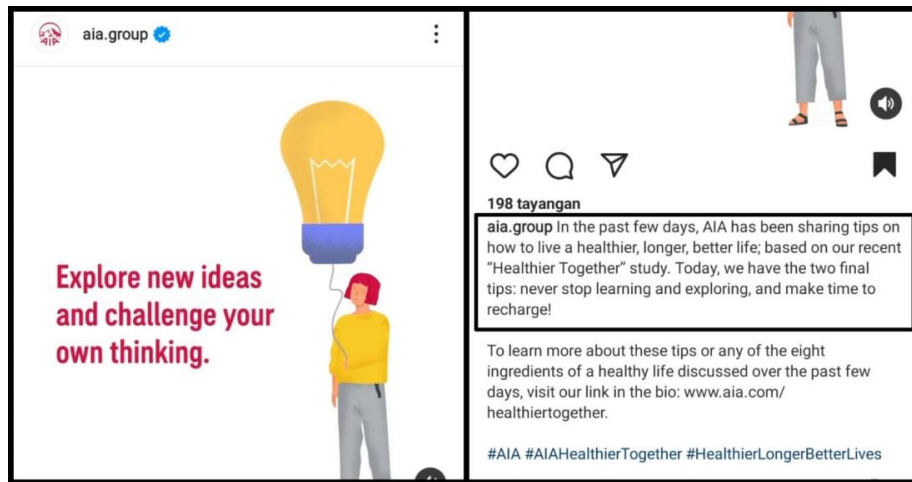
The researcher took picture 4.22 from Instagram post in the form of video, that short video of the company contains two graphic contains quotes. The quote from first graphic says "Explore new ideas and challenge your own thinking," while, in the second picture, the quote says "Create clear boundaries between work and personal time." In the right side of the video, there is caption says "In the past few days, AIA has been sharing tips on how to live a healthier, longer, better life; based on our recent "Healthier Together" study. Today, we have the two final tips: never stop learning and exploring, and make time to recharge!"

The context of the datum above is about encouraging people to explore new and expand their ideas. Datum 22 can be categorized as accidental intertextuality as without connecting and relating the phrase with other contexts and events, the reader can quickly grasp the meaning of "*create clear boundaries between work and personal life*." People are familiar with the concept of idea "*new ideas,*" and creativity "*your own thinking*." Nowadays, to succeed in every career, one must have the ability to bring something new "*new ideas*." One can connect the phrase

above with the concept of *Work-Life Balance* that currently becomes famous among employees. The other can relate the expression to their personal experience in their job. For example, when reading the phrase "*new ideas,*" and "*your own thinking,*" people in the creative industry understand that they have to be competitive and bring fresh new ideas every day.

Datum 23: Picture 4.23
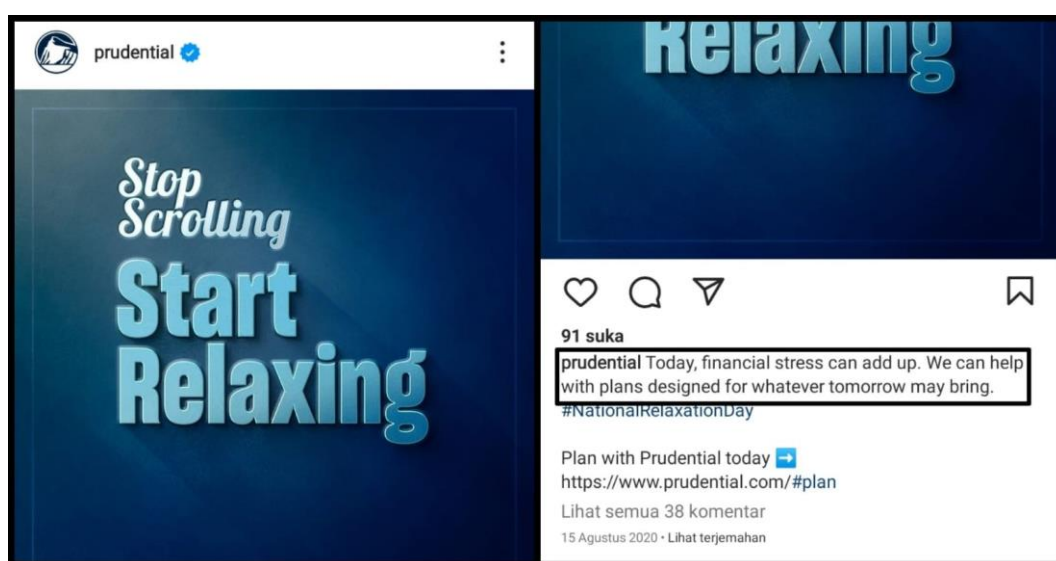
From the picture 4.23, it can be seen that in the left side of Instagram quote and in the right side is the caption. The photo contains quote says "Stop scrolling, start relaxing," while, the caption says "Today financial stress can add up. We can help with plans designed for whatever tomorrow may bring."Datum 23 is categorized as accidental intertextuality since people do not have to connect the term "*Stop scrolling, start relaxing,*" with the other text to grasp the meaning. The terms "*Stop scrolling, start relaxing,*" is used by people on a daily basis. However, it might be perceived differently from one person to another since people have different experiences and backgrounds. People do "*scroll*" in their everyday life,

they *scroll their social media, scroll through documents* they are assigned, and many more. People are also familiar with the term "*relax.*" After being exhausted from working the whole day people will look for something to relax their body and their mind. The writer of the sentences wants to persuade the viewer by saying that their insurance products will make them relax in the future since it will be backing them up financially.

Datum 24: Picture 4.24
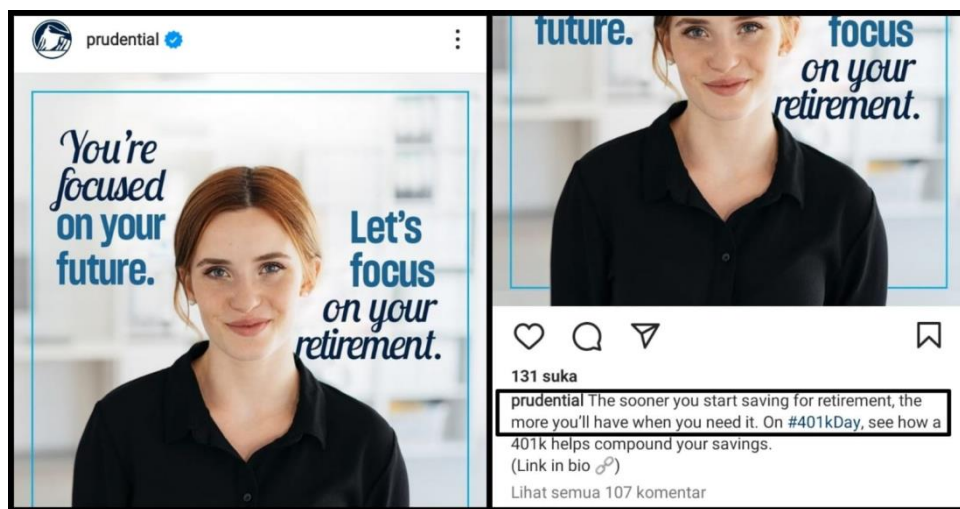
Picture 4.24 contains photo of a woman along with the caption in the right side. It portrays a close up photo of a woman smiling. The picture contains quote says "You're focused on your future. Let's focus on your retirement." Meanwhile, the captions tells about "The sooner you start saving for retirement, the more you'll have when you need it." The context about the utterance above is to remind people to think more about their retirement. Datum 24 is categorized as accidental intertextuality since it is not hard to understand the whole massage of the sentences just by reading them once. However, every person has their impression depending

on their personal experience. Accidental intertextuality is defined as intertextuality that can happen when a reader knows texts that perhaps the author does not, or even when a reader creates links to a particular culture or personal experience. When reading the sentences above, the reader will be thinking about "*retirement*." Some may have experienced it, but some may have not. In comparison, some others may perceive it by their knowledge based on their surroundings.

Datum 25: Picture 4.25
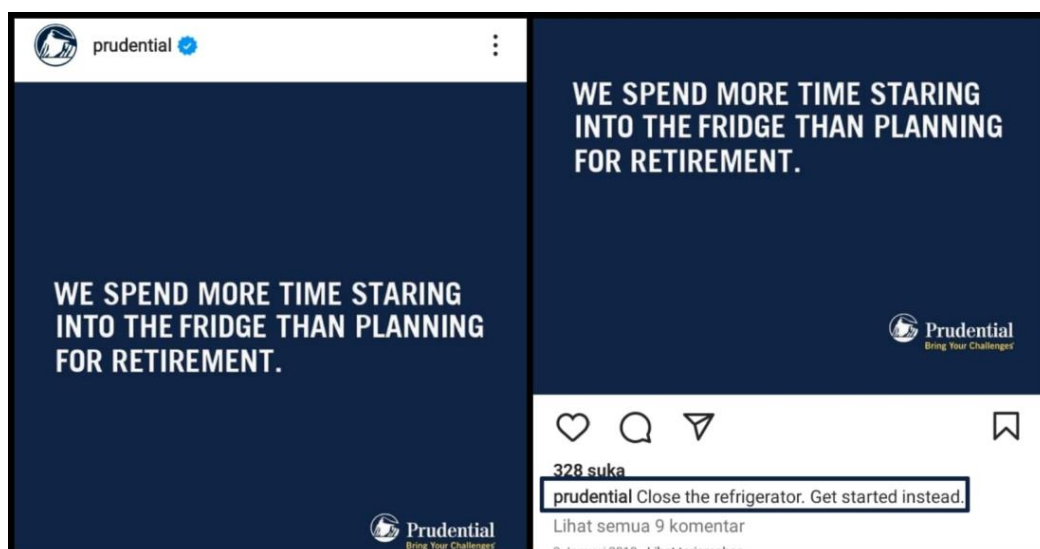
From the picture 4.25, it can be seen that there is a quote and there is a caption. The graphic in Instagram post contains quote saying "We spend more time staring into the fridge than planning for retirement." Meanwhile, in the right side, the caption functions to complement the quote by saying "Close the refrigerator get started instead." The utterance of the datum above is to make people stop doing unnecessary think and starts to think about retirement plan. Datum 25 belongs to accidental intertextuality since it connects the ads with the concept outside the text without a visible anchor point. In accidental intertextuality, readers frequently

identify a text with another text, a cultural practice, or a personal experience without any visible attachment point within the source text. In order to create a connection between the ad content with the reader, the writer of the ad uses the phrase "*staring into the fridge*," representing people's habits. Some people develop a habit of "*staring into their fridge*" for so long to look for something to eat. By attaching this phrase, the company tries to create a bond and attract the readers feeling. In the ad, they promote their insurance product and persuade people to think about their financial future rather than waste time staring into a fridge. The sentence "*gets started instead*" means stop wasting time and start doing something for their financial future in retirement.

Datum 26: Picture 4.26

From the picture 4.26, it can be seen that there is a quote and there is a caption. The graphic in instagram post contains quote says "Playing a positive role in society." Meanwhile, in the right side, the caption functions to complement the quote by saying "This year, during 24h, our colleagues worldwide will join forces

to clean up litter from beaches, rivers, forests, and streets." The context of the utterance above is to encourage people to do a good things every day and fulfil their role well in society. Datum 26 belongs to accidental intertextuality since it connects the ads with the concept outside the text without a visible anchor point. In accidental intertextuality, readers frequently identify a text with another text, a cultural practice, or a personal experience without any visible attachment point within the source text. In order to create a connection between the ad content with the reader, the writer of the ad uses the phrase "*playing a positive role*." The phrase may be easy to understand; everyone has their own understanding of what a positive role is. On their Instagram account, the company posts their agenda and activity and attaches the phrase "*playing a positive role*," whether in the captions or the form of a hashtag. Some people may perceive that all the activities of the company are good and bring benefits to society, but some may see it as mere ad content that has nothing to do with a better community.

2. Process of Intertextuality

From the ads of the companies analyzed in this study, there are several process of intertextuality found; allusion, quotation and plagiarism that will be explained in the section below.

a. **Allusion**

Datum 1: Picture 4.27

The process of intertextuality in datum 1 is an allusion since it alludes to the event that recently become popular which is trend of *tidying things up*. The writer of the ads included statements that narrate the promotion of their service with intervened features from which the readers can relate them to the theme in the discourse of the advertisements. The intertextuality references in such ads refer to social constituents or allude to a significant practice or concept within the society. They belong to the socio-cultural objects that require constitutive or manifest reference depending on the readers' ability, and awareness, to bring up the interwoven cultural motive within the advertisements.

Datum 2: Picture 4.28

Because it creates a bond between the advertisement text with the outside context, it can be considered an Allusion process. It is in line with the concept of Allusion where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the celebration of Veteran Day where people in the US are invited to appreciate the citizen who devotes themselves to the country.

Datum 3: Picture 4.29
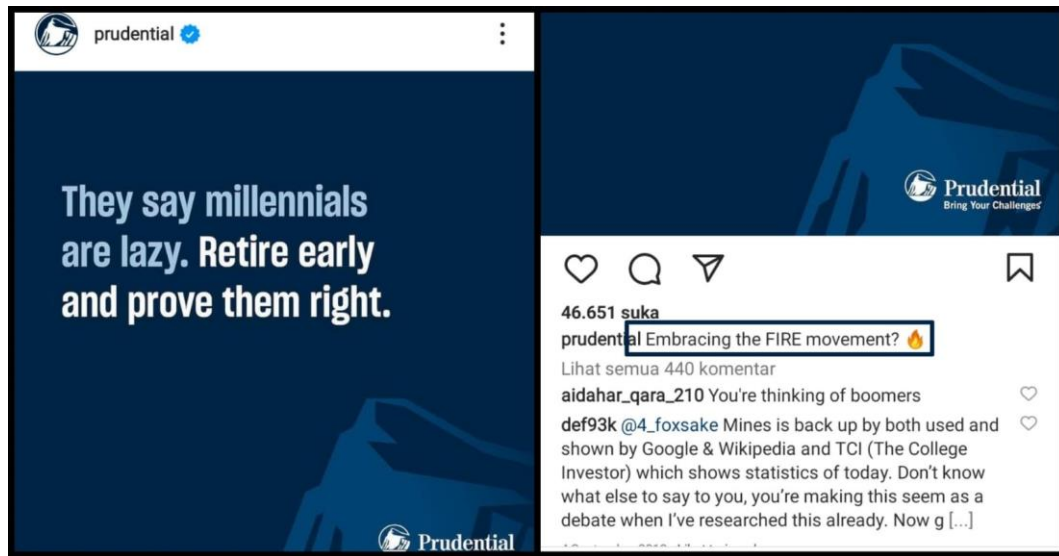
The process in which the phrase took place is the Allusion process where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the phenomena happening in the employment field where people from the *Millennial* generation enter the industry and deal with boomer generations who work in a different style.

Datum 4: Picture 4.30

The writer of the ads is using the process of Allusion in delivering the message. The writer compares the content of the ads with the situation nowadays that demands people to be wise in spending money. As many people are concerned about *financial literacy*, becoming someone with "*financial wellness*" is so important. To have "*financial wellness*" means to be well in financial conditions, not only temporary but in the long run. The ads contain messages that persuade people to be prepared for their future, to be ready for whatever may be happening in the future by using insurance products.

Datum 5: Picture 4.31

The process of delivering the messages is categorized as Allusion since it tries to connect the ads with the other context. In this case, the writer of the ads wants to promote its agenda about seminars or training about *Financial literacy*. By doing so, the company uses a soft selling strategy. They want to show people that they not only care about selling the products but also have a good agenda; *educate people to be financially literate*. In addition, it is categorized as Allusion.

Datum 7: Picture 4.32

The process in which the phrase took place is the Allusion process, where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the phenomenon happening right now, which is *financial literacy awareness*. *Financial literacy* is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. *Financial literacy* is the foundation of your relationship with money, and it is a lifelong journey of learning.

Datum 8: Picture 4.33

The advertisement creates a bond between the advertisement text with the outside context, it can be considered an Allusion process. It is in line with the concept of Allusion where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the economic crisis due to the Covid-19 pandemic, where many businesses collapsed, and many countries faced financial struggles in maintaining economic stability.

Datum 11: Picture 4.34
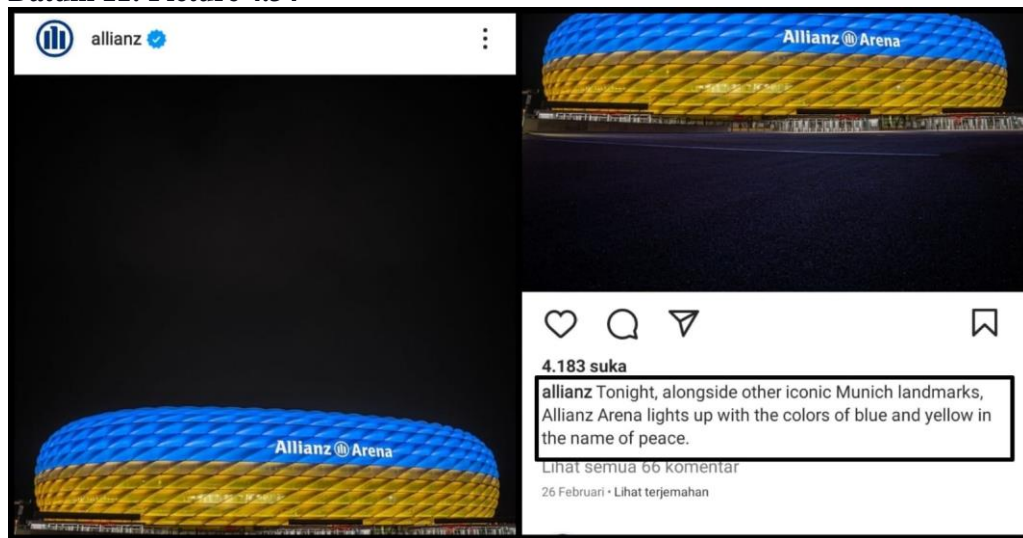
The process in which the phrase took place is the Allusion process, where it is made relies on the listener or viewer knowing about the original source. The original source can be in various forms, not always in the form of other text. In this case, it takes the form of the socio-cultural background. It relates to the phenomena happening in the world; *the war between Russia and Ukraine*. This event has captured the world's attention. The United Nations has voted overwhelmingly to adopt a resolution condemning Russian aggression. The company shows support and sympathy for Ukraine.

Datum 12: Picture 4.35
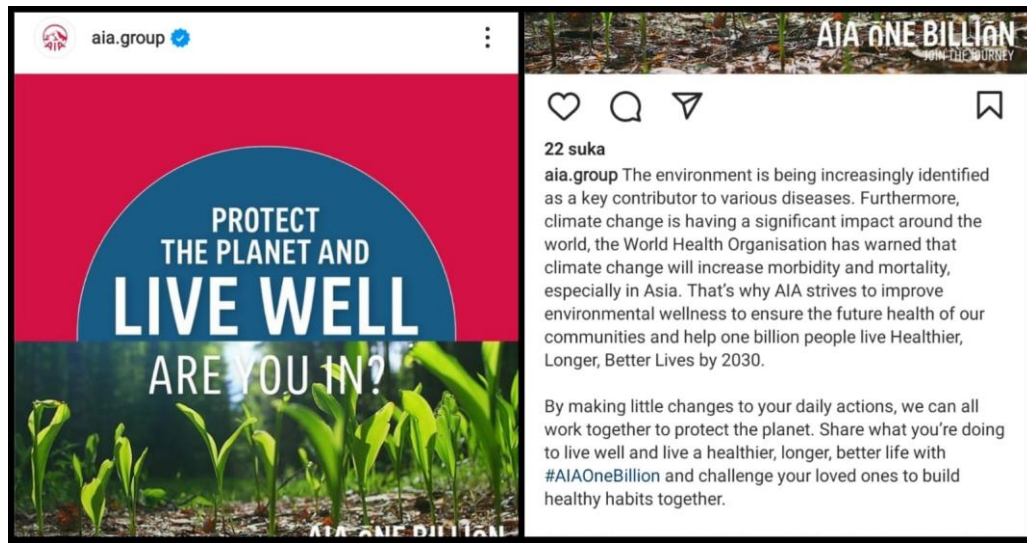
In the case of the process, it is categorized as an allusion. Allusion refers covertly or indirectly to an object or circumstance from an external context. It is left to the audience to make the connection where the connection is directly and explicitly stated. The external context, in this case, is the movement on earth day which is the "*protect the planet''* movement. At glance, the "*protect the planet''* movement seems not to have any correlation with the company since they sell insurance products. However, when looking deeply, it can be seen that the company makes a good strategy by mentioning the movement since they want to market their products to a wider age range. They also want to market its products to the Millennial generation which has high concerns about environmental health issues.

Datum 13: Picture 4.36
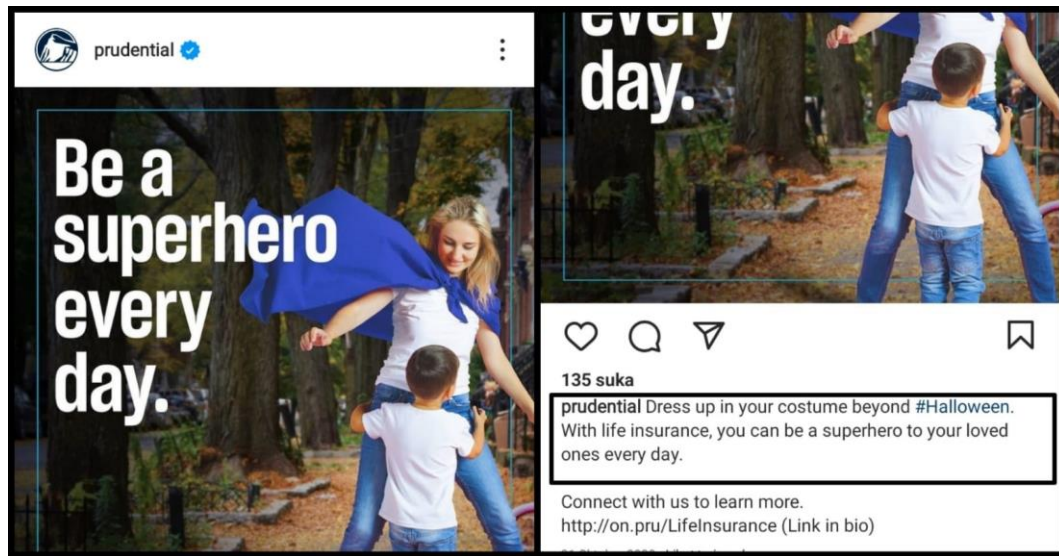
As it gains inspiration from "*superheroes*" concepts in movies, it is categorized as Allusion. Allusion is a figure of speech in which one refers covertly or indirectly to an object or circumstance from an external context. A literary allusion puts the alluded text in a new context under which it assumes new meanings and denotations. It uses connotative meaning to sharpen the sense of the words. The phrase will feel different without the term "*superhero*." To persuade the audience to be customers, it can use simple words without metaphor or connotative words. Still, Prudential decides to enrich the feeling of the phrase by connecting the ad content with the superhero concept.

Datum 14: Picture 4.37

In the process of intertextual, the sentence above belongs to allusion. Intertextual allusion can be a tool for writers who want to put their work in dialogue with a particular literary tradition, or signal whom their influences are without stating them explicitly. The writer of the ads in this case has stated the reference implicitly without adding them. By using the term robots it borrows the concept of the robot which is a machine resembling a human being and able to replicate certain human movements and functions automatically. A robot is created to ease human life, it can do various things depending on its specification. The ads want to persuade the reader to start considering their financial condition when they are retired. When someone is retired, it means they are jobless and do not have an active income. When this happens, robots cannot help them. The only thing that can help them is an insurance fund.

Datum 15: Picture 4.38

The process of intertextuality in datum 15 above is Allusion. Allusion is an intertextual process that compares a text to another text or non-text. In datum 15, having "*life assurance"* is compared to having a peaceful life. *Life assurance* is an agreement between a life assurance company and a policyholder; in return for a payment (premium) from the policyholder, the company commits to pay someone or something (the beneficiary) upon the death of the person whose life is being covered (the life assured). Prudential tries to promote one of its products, in this case, life assurance. The writer of the ad claims that life assurance can bring serenity because the customer does not have to worry about leaving a family behind.

Datum 16: Picture 4.39

The process of intertextuality in datum 16 above is Allusion. Allusion is an intertextual process that compares a text to another text or non-text—in datum 16, having life insurance aims to protect good moments in life. By buying insurance products, the company not only gets the money but more than that, the value of money is to bring happiness to the family by maintaining family stability.

Datum 17: Picture 4.40
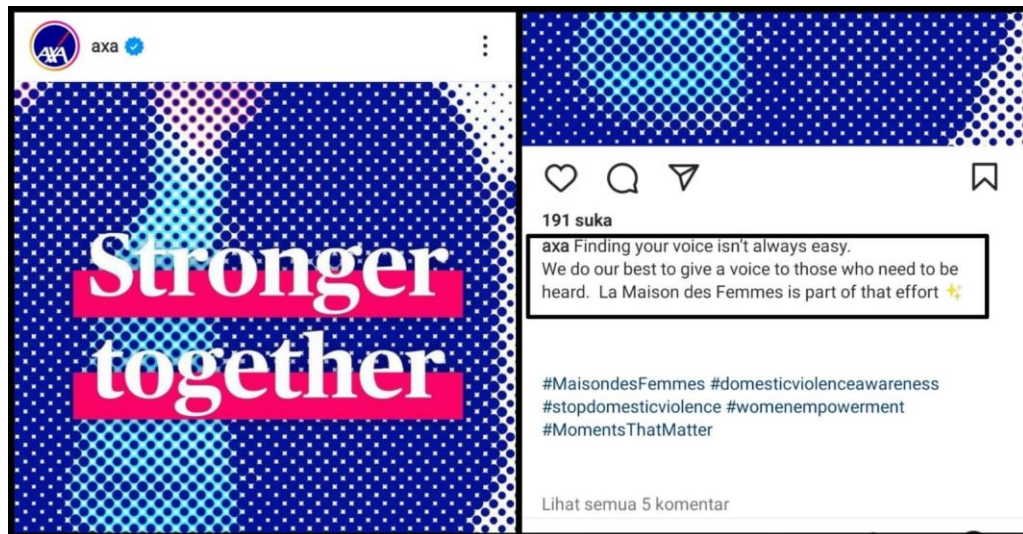
As it gains inspiration from a socio-cultural phenomenon, it is categorized as Allusion. Allusion is a figure of speech in which one refers covertly or indirectly to an object or circumstance from an external context. A literary allusion puts the alluded text in a new context under which it assumes new meanings and denotations. It uses connotative meaning to sharpen the sense of the words. The phrase will feel different without the term "*finding voice*." The sentences show the company's commitment to helping people who have never been heard by the authorized party. It is a good thing to create company branding that shows that the company cares about making a better society.

Datum 19: Picture 4.41
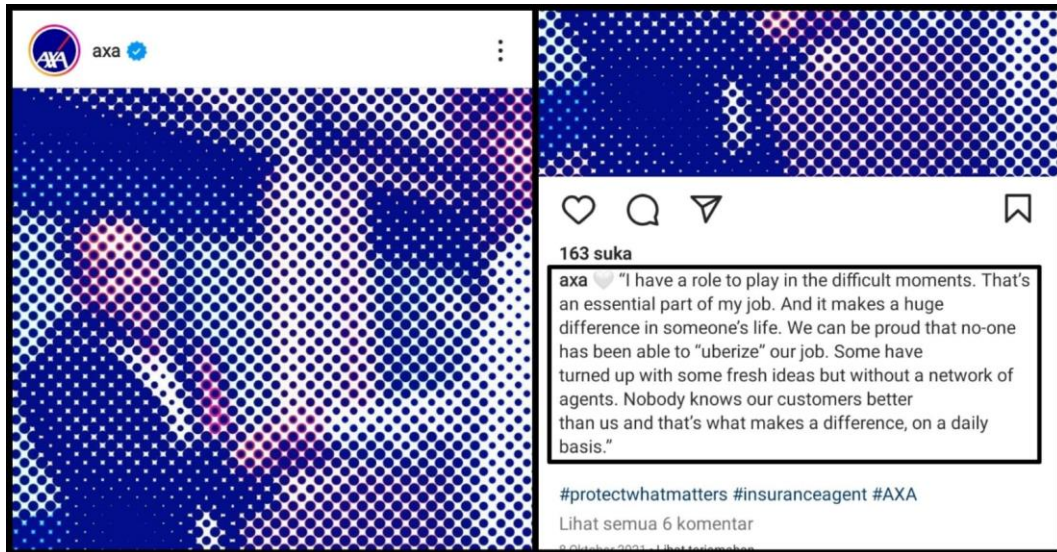
The advertisement is categorized as an allusion. Allusion refers covertly or indirectly to an object or circumstance from an external context. It is left to the audience to make the connection where the connection is directly and explicitly stated. The external context, in this case, is market changes nowadays. Business models and a variety of markets swift, change and develop rapidly. Everything is going online; everything traditional has been uberize because of mobile technology development.

Datum 21: Picture 4.42
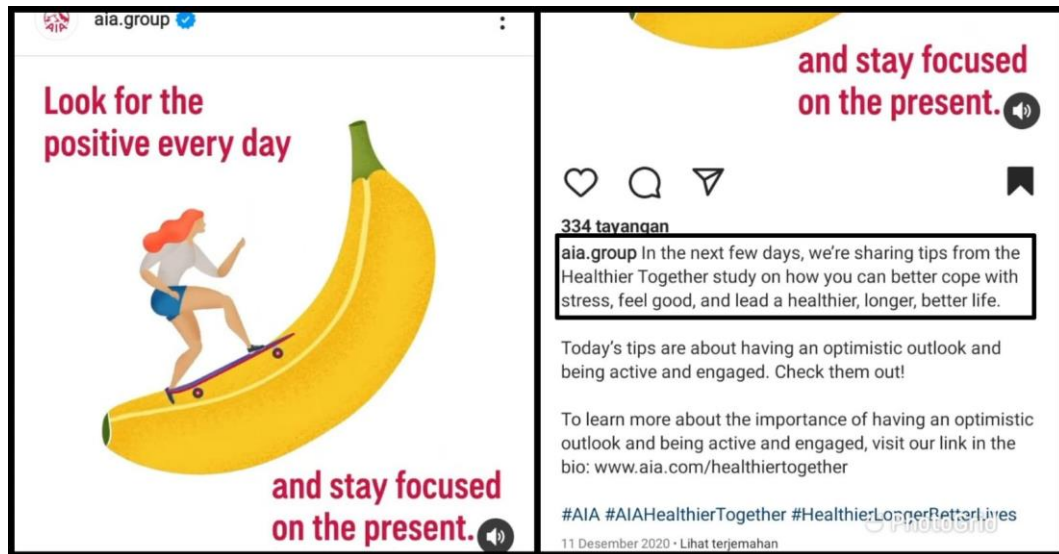
In line with the post-structuralism concepts where text can have multiple meanings as per the imagination of the reader. The phrase "*healthier together,*" Datum 21 can be connected to *health lifestyle awareness*. Since people's awareness of enjoying *healthy life* arise amongst millennial generations, the writer of the ad can use it as promotional material. It can be seen that there is a process of transforming a society's culture and trends into promotional text. Thus, the datum 21 can be categorized as an allusion process of intertextuality.
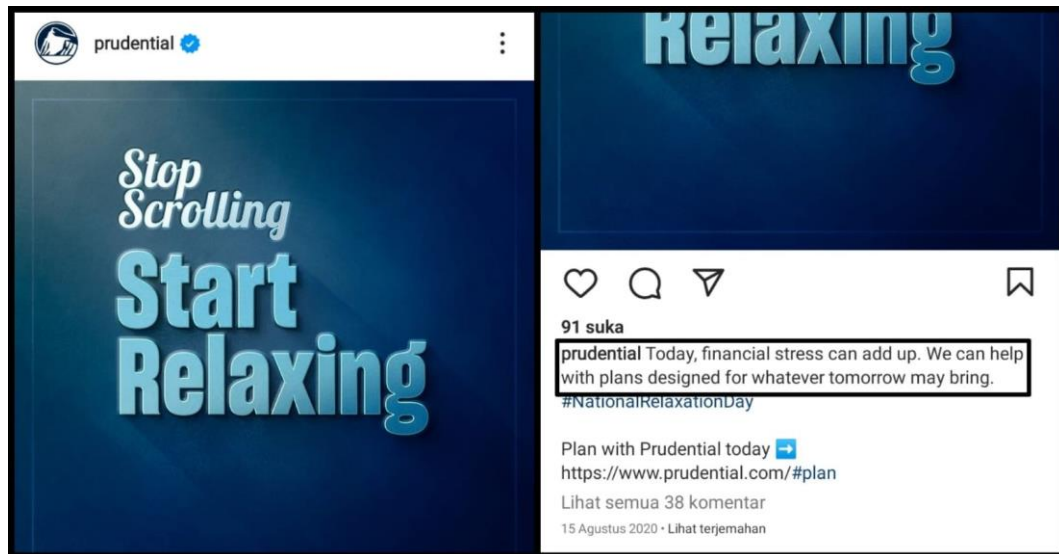
Datum 22: Picture 4.43
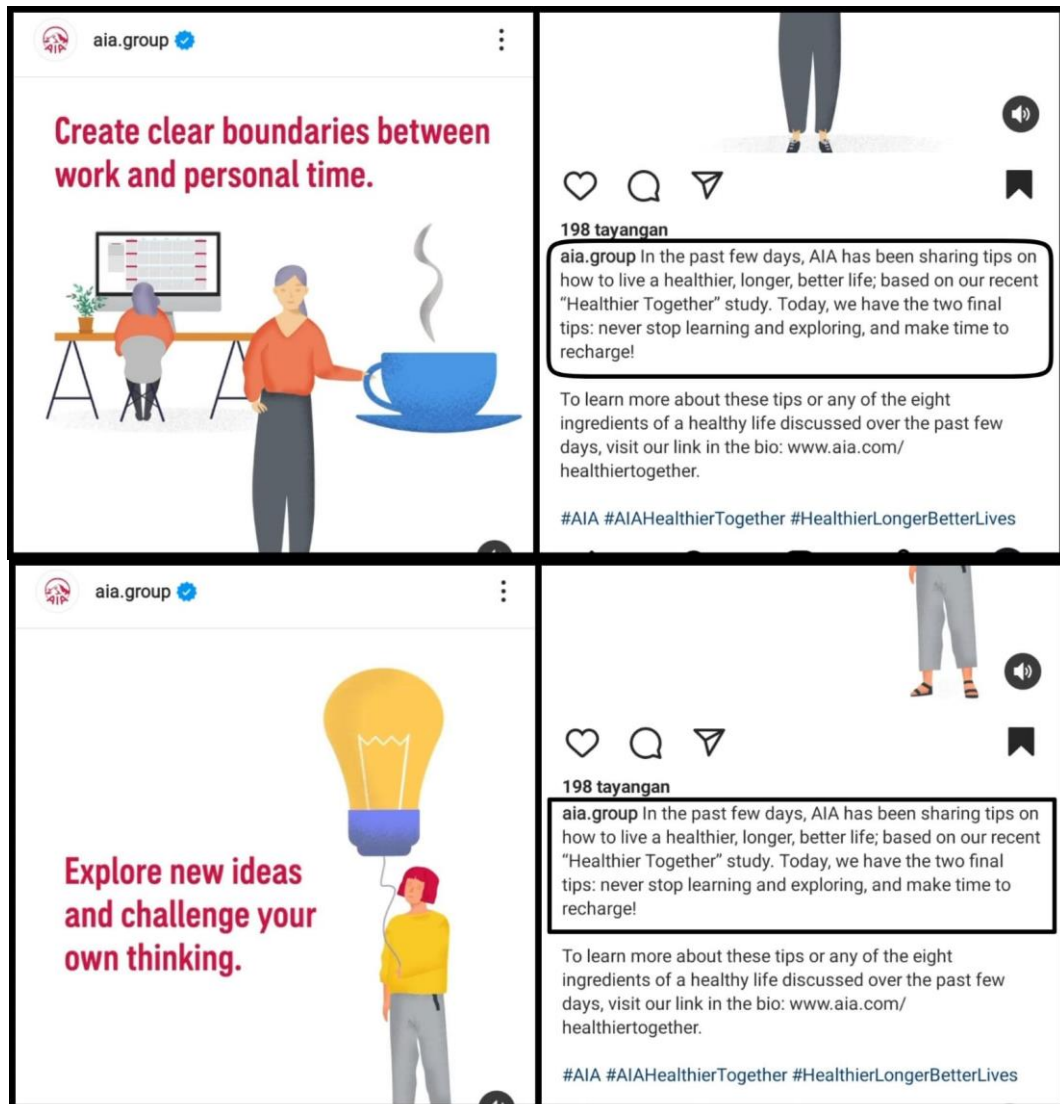
The phrase can be categorized as an allusion since it relates to the phenomena happening in society nowadays about work-life balance. The expression saying "*create clear boundaries between work and personal life*," means that the company invites the reader to think more about their life quality. In the fast-paced industry, the company demands their employee be able to work under pressure. Then it can result badly in employee work-life balance since

they cannot stop working and finishing the deadline. Thus, the company connects its promotional contents to the phenomena nowadays and it belongs to the Allusion process.

Datum 23: Picture 4.44

The phrase can be categorized as an allusion since it relates to the phenomena happening in society nowadays about financial conditions. The expression saying "*Today financial stress can add up.,"* means that the company invites the reader to buy their insurance product to solve their today's stress because if it is not done immediately it will burden the brain and makes people more stressed. Thus, the company connects its promotional contents to the phenomena nowadays and it belongs to the Allusion process.

Datum 24: Picture 4.45
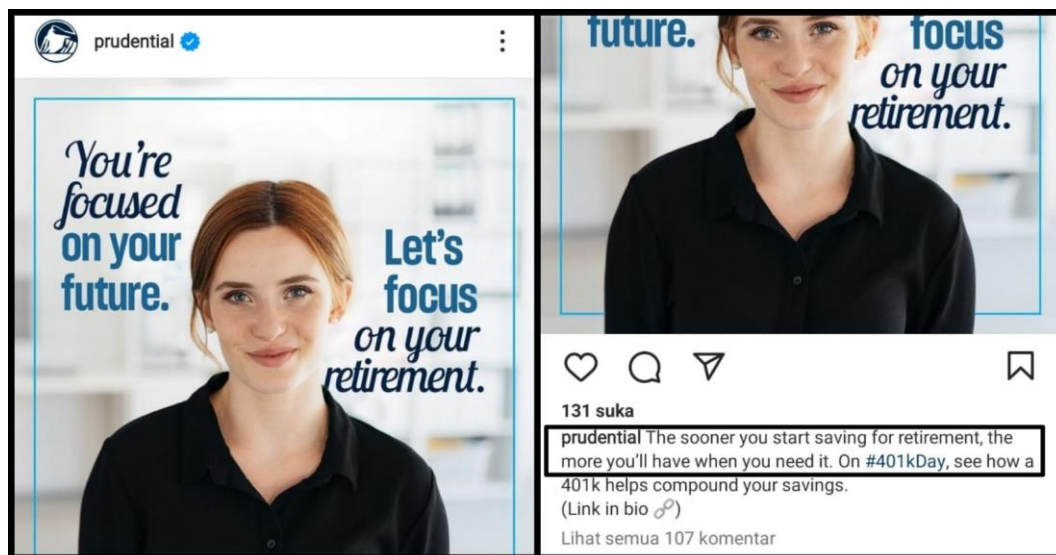
In terms of the process of intertextuality, the sentences above are categorized as Allusion intertextuality. The verb form of "allusion" is "to allude." Therefore, alluding to something is the same thing as making an allusion to it. Allusion can be in the form of textual or non-textual; references to people, events, topics, or well-known facts. This case takes the connection from a well-known topic, which is about retirement. The company tries to connect its assurance product with retirement. *Retirement and assurance* are closely related. People who retire mean they cannot earn money anymore or get money monthly if they are public servants, but the money they receive is less than what they earned before they are retired. Meanwhile, they still need money to buy various things as life continues. Thus, the company creates ads to promote their products so that people do not have to worry about their retirement by buying insurance.

Datum 25: Picture 4.46
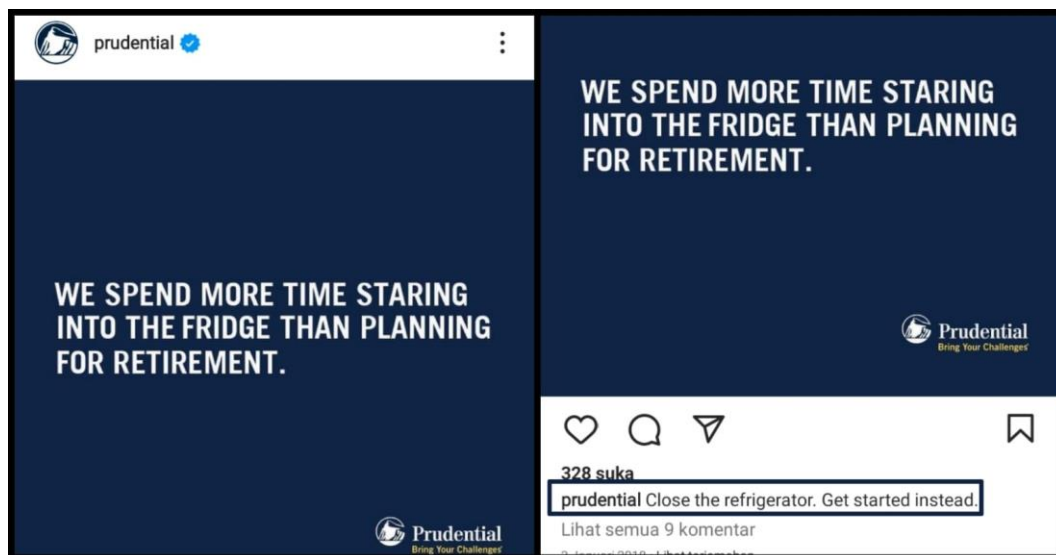
The process of the datum above is categorized as allusion intertextuality. Allusion intertextuality is an expression that calls out attention to something without actually mentioning it explicitly and is often called a passing reference. In this case, the writer of the ad wants the reader to pay attention to wasting time, but without explicitly saying it, they use the phrase "*spending time staring into a fridge*." People who spend time staring into the refrigerator means that they let their attention focus on something trivial, and that will waste their precious time. Therefore, the company compares wasting time with the concept of *staring into the fridge.*

Datum 26: Picture 4.47

The process of the datum above is categorized as allusion intertextuality. Allusion intertextuality is an expression that calls out attention to something without actually mentioning it explicitly and is often called a passing reference. In this case, they want the reader to pay attention to their activity that they have been doing all positive activities to support society. They also encourage people to join them to contribute to the community by doing positive actions.
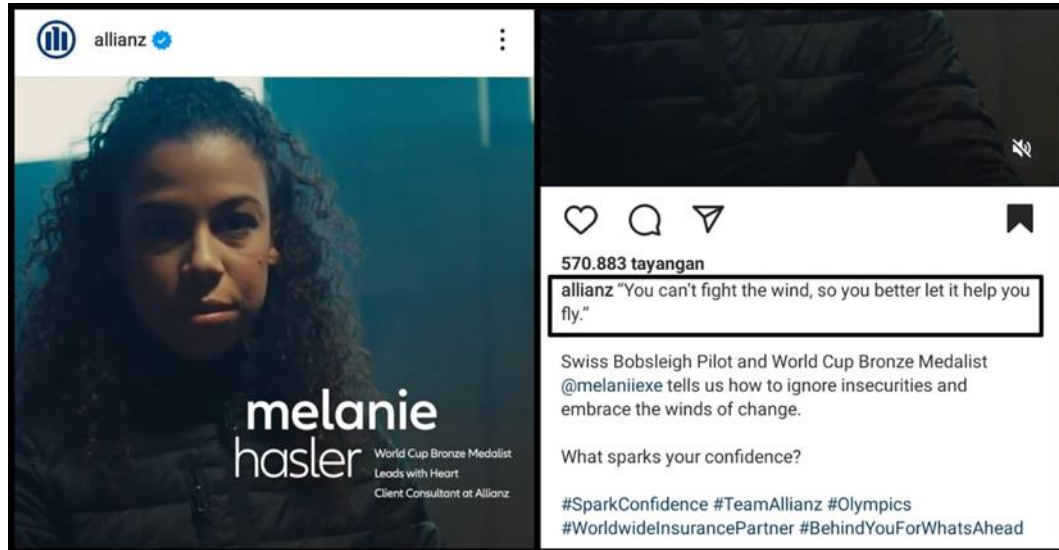
b. **Quotation**

Datum 6: Picture 4.48
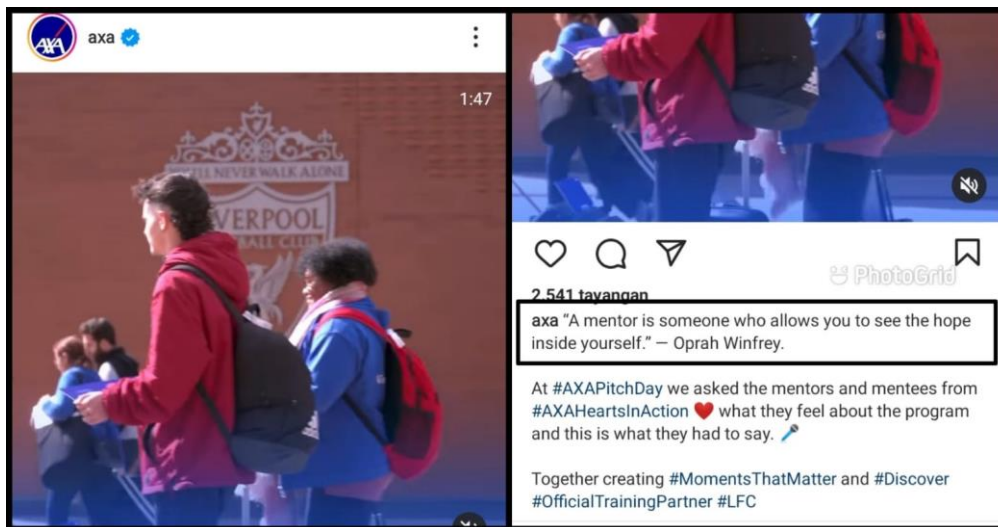
The writer of the ads is using the process of quotation in delivering the message. Quotation reproduces the anterior text (whole or part) in a later text. Intertextual quotation transforms media texts, as prior, public texts, into source texts through a process of appropriation. This process occurs as a manifest event, which is —an event that, when it occurs, is mutually recognized to have occurred. The resulting mutual awareness is therefore an effect or product of the manifest event. The anterior text in this case is what Oprah Winfrey said and the later text is the ad content.

Datum 9: Picture 4.49

The process in which the phrase took place is the quotation process, where it is used to reproduce the anterior text (whole or part) in a later text. Intertextual quotation transforms media texts, as prior public texts, into source texts through a process of appropriation. Datum 9 takes someone's utterances literally without changing anything, but it uses appropriate quotation that clearly refers to who said it; it does not claim the words come from themselves.

Datum 10: Picture 4.50

The process in which the phrase took place is the quotation process, where it is used to reproduce the anterior text (whole or part) in a later text. Intertextual quotation transforms media texts, as prior public texts, into source texts through a process of appropriation. Datum 10 takes someone's utterances literally without changing anything, but it uses appropriate quotation that clearly refers to who said it; it does not claim the words come from themselves.

Datum 20: Picture 4.51

In the process of intertextual, the sentence above belongs to the quotation process, where it is used to reproduce the anterior text (whole or part) in a later text. Intertextual quotation transforms media texts, as prior public texts, into source texts through a process of appropriation. Datum 20 takes someone's utterances literally without changing anything, but it uses appropriate quotation that clearly refers to who said it; it does not claim the words come from themselves.

c. Plagiarism

Datum 18: Picture 4.52
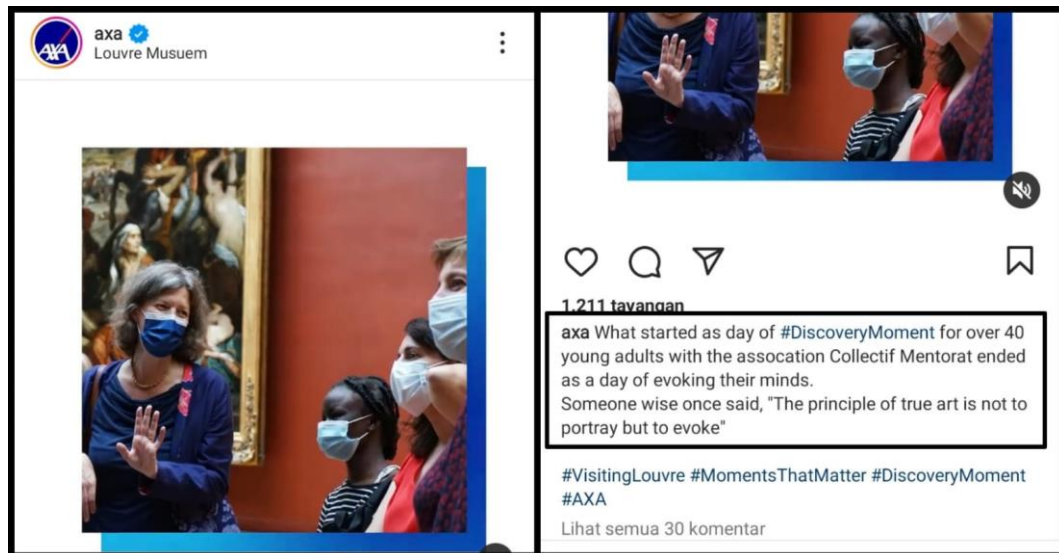
In the process of intertextual, the sentence above belongs to plagiarism. Plagiarism is the "*wrongful appropriation*" and "*stealing and publication*" of another author's "*language, thoughts, ideas, or expressions*." Plagiarism is not in itself a crime but can constitute copyright infringement. In academia and industry, it is a serious ethical offense. Plagiarism and copyright infringement overlap to a considerable extent, but they are not equivalent concepts, and many types of plagiarism do not constitute copyright infringement.

B. Discussion

This part provides a discussion of analysis using the intertextuality theory included the types of intertextuality and the process of intertextuality. There are three types of intertextuality, namely: obligatory, optional, and accidental. The distinctions between these types and those differences between categories are not

absolute and exclusive but instead, are manipulated in a way that allows them to
co-exist within the same text. From the analysis, the researcher found three types
of intertextuality that are shown in the table below:

Table 4.1 Types of Intertextuality

No	Types of intertextuality	Frequency	Percentage
1	Obligatory intertextuality	11	42.3%
2	Optional intertextuality	9	34.6%
3	Accidental intertextuality	6	23%
	Total	26	100%

Based on the analysis, it can be seen that the overall data obtained is 26 data.
From that 26 data, the most dominant type of intertextuality is Obligatory
intertextuality (11 data or 42.3%), then followed by the optional intertextuality (9
data or 34.6%) and the last is accidental intertextuality (6 data or 23%). Meanwhile,
the data about the process of intertextuality displayed in the table 4.2.

Table 4.2 Process of Intertextuality

No	Process of Intertextuality	Frequency	Percentage
1	Allusion	21	80.7%
2	Plagiarism	1	3.8%
3	Quotation	4	15.3%
4	Calque	0	0%
	Total	26	100%

Based on the analysis, it can be seen that the overall data obtained is 26 data.
From that 26 data, the most dominant process of intertextuality is Allusion

intertextuality (21 data or 80,7%), then followed by the Quotation (4 data or 15,3%) and the last is plagiarism (1 data or 3,8%) and there is no data containing calque.

This research also cannot ignore the intertextuality between the image and the caption of the Instagram post of the four insurance companies. Based on the data in this research, some images are not related to the caption. While some of the data relates to the captions. The pictures related to the captions include data 1, 2, 7, 8, 11, 12, 13, 15, 18, 20, 21, 21, 22. pictures that are not related to the captions consist of data 3, 4, 5, 6 , 9, 14, 16, 17, 19, 23, 24, 25, 26.

In this research, a total of four insurance companies advertisement contents are analyzed; Prudential, AIA, AXA, and Allianz. All of the companies analyzed in this research are the most popular company in Indonesia that have many followers on their Instagram accounts. In delivering the message and creating the content of their advertisement, they have similarities and differences. Their content are having similarities since they have the same target audience and sell the same products, yet they also have some different aspects since they want to highlight their uniqueness and originality. There are eleven obligatory found in the research, from all of that one data belongs to AIA, three data belong to Prudential, four data belong to AXA and three data belong to Allianz.

Datum 1 belongs to AIA, AIA brings environmental topics to attract their customers. Since the audience and the target market of AIA are millennial generations and above but mostly the posts are for Millennials, they brought up the topics familiar to Millennials. Data 2, 3, and 4 belong to Prudential. Prudential also targets Millenial generations, that is why they use the phrase "millenials are lazy."

Meanwhile, in the AXA case, they want to tell the audience that they care for humanity and others. They tend to emphasize more on financial education. Since youngsters nowadays gain awareness of financial literacy, AXA wants to tell the world that they take the part to educate people to be more aware of financial literacy. Even though it has the same audience and target, Allianz uses a different approach. They show their passion and emphasize more on the sport aspects. Their content is for Millenials who are full of passion for living the best lives. By quoting utterances from athletes, Allianze tries to fuel youngster spirit and approach them emotionally. By posting good positive vibes, Allianz tries to make the content that will be easy to memorize and they want their brand to stand out.

In obligatory intertextuality, there are two types of process found; allusion and quotation. Allusion is a figure of speech, which where someone refers unconsciously or indirectly to an object or situation from a context outside of the viewer's mind. In this case, the viewer are people who sees advertisements from four insurance companies on Instagram. It is up to the audience to make the connection where the connection is directly and explicitly stated (as opposed to indirect implied) by the author, otherwise usually called a reference. In the other hand, quotation is a loan sentence from an author, previous author, or a famous figure contained or published in books, newspapers, magazines, and so on. Meanwhile, the meaning of a quote can also be interpreted as the repetition of a well-known sentence marked with quotation marks. The meaning of a quote is a statement written based on previously documented opinions, ideas, definitions, formulations, et cetera. The allusions in obligatory types are found in data

1,2,3,4,5,7,8, and 11. The allusion is the most frequently found in the study. Meanwhile, the number of quotation found in the study is quite few, in terms of obligatory types, there are only three quotation found which are in data 6, 9 and 10.

The second type of intertextuality is the optional intertextuality. Optional intertextuality has a less vital impact on the significance of the hypertext. The intent of the writer when using optional intertextuality, is to pay homage to the 'original' writers or to reward those who have read the hypotext. However, the reading of this hypotext is not necessary to the understanding of the hypertext. From all the total of the optional intertextuality found in the ads, there are total of 9 optional intertextuality found. There is one from AIA, three from Prudentials, four from AXA, and one from Allianz.

In optional intertextuality, there are three types of process found; allusion, quotation, and plagiarism. In allusion process, the reader must be able to understand the context or the other text before comprehend the current text. In quotation, the writer of the context quote directly the saying from other party by stating the reference. The plagiarism on the other hand, is when the writer do not give much credit of whom s/he takes the text from. In the optional intertextuality, the allusion processes are found in data 12-17 and 19. The quotation only occurs once as well as plagiarism which also appears once.

In accidental intertextuality is when readers often connect a text, cultural practice, or a personal experience, without there being any tangible anchor point within the original text. The author has no goal of making an intertextual reference and it is totally upon the reader's own earlier experience that these associations are

made. Accidental intertextuality is the least frequent occurs in the content of the ad. There are only six data in total that shows accidental intertextuality; two from AIA, three from Prudential, one from Allianz, and there is no accidental intertextuality found in AXA post. In this type of intertextuality, there is only one process involved which is allusion. Allusion is a figure of speech, which where someone refers unconsciously or indirectly to an object or situation from a context outside of the viewer's mind. In this case, the allusions are found in data 21-26.

The results of this research is in line with the study conducted by Farikhin (2019) which investigates the intertextuality of novel "A Very Yuppy Wedding" and "Divortiare" and the research conducted by Oulton (2021) that analyzes the adaptation and intertextuality of Asterix graphic novel. Even though the current study and previous studies use different theory and subject, the results are similar and in line. The similarity lies in the result that strengthens the sense of the writing and familiarity, the writer will use intertextuality. In Farikhin (2019) and Oulton (2021), the writers of the novels and graphic novels decide to write their next works by referring them to their previous works. Meanwhile, in this context, in writing advertisement, the writers could also use their own way in making connection with the other subjects. For example, Prudential often uses intertextuality to make connection with Millenial generations using text and qoutes related to Millenial lives.

The researcher found some different points in the result when comparing this research to Farikhin (2019) and Oulton (2021). Farikhin (2019) and Oulton (2021) found that a work can make a connection with the other works –connection

between one texts to another text. However, in this research, the researcher did not find the advertisements have connection with each other. The intertextuality lies in the connection between its text and other contents outside the text. In other words, the intertextuality relations are not textual rather, it is contextual or outside the text.

From the analysis, it is also reflected that intertextuality of the advertisements content cannot be separated from socio-cultural context. The result is in line with the studies conducted by Astuti et al. (2021) and Zandieh (2021). The similarity lies in the result that sometimes, to make a connection stronger, the connection between a text and social and culture context is inevitable. Meanwhile, the difference between the current study and the previous studies are in terms of object being studied in the research.

It is also found that quotation is a good technique to make connection with the other texts and with the reader. It is supported by the research conducted by Azalea (2019) and Farhatan (2019) that found about the variation of using quotation in creating intertextuality. It is found that quotation usually uses simple and beautiful words that is easy to understand by the readers. The texts in the quotation are also usually about the things one can find in their daily lives. Therefore, it can be a good way to make a sense impression and connection. However, both Azalea (2019) and Farhatan (2019) did not mention about three types of intertextuality; obligatory, optional, and accidental. In their study, they only found obligatory intertextuality in which the reader must have prior knowledge beforehand.

By using intertextuality, the writer helps the readers to construct mastering the thought in reading the text. It is supported by the research conducted by

Juliastuti (2019), Bedu (2019), Xie (2018) and Rahayu (2018) which found that intertextuality can better realize the communicative function of a discourse by enhancing the sustainability of the text. All the connection of the text with prior text or other contexts, make the message stronger and trustworthy. Thus, it can communicate the message better. However, their research also found that intertextuality can help the writer to create a new form of thought and ideology and internalize it in readers mind, but the results of this research do not find that kind of function.

CHAPTER V
CONCLUSION AND SUGGESTION

In this chapter, the researcher provides the result of this study as the conclusion based on findings and discussion. In addition, the suggestion is given for the next researcher to improve this field of study.

A. Conclusion

Based on the analysis, it can be seen that the overall data obtained is 26 data. From that 26 data, the most dominant type of intertextuality is Obligatory intertextuality (11 data or 42.3%), then followed by the optional intertextuality (9 data or 34.6%) and the last is accidental intertextuality (6 data or 23%). Next, based on the analysis, from that 26 data, the most dominant process of intertextuality is Allusion intertextuality (21 data or 80.7%), then followed by the Quotation (4 data or 15.3%) and the last is plagiarism (1 data or 3.8%) and there is no data containing calque.From the analysis, it is found that to create an engaging advertisement content, the writing style and the way the writer brings more variety in the text is need. One way to obtained that is by considering about the text relation with the other text or context that is called as intertextuality relationship.

There are three types of intertextuality and three process of intertextuality found from the analysis of four insurance companies; AXA, AIA, Allianz and Prudential. They have similarities and distinctions when it comes to conveying the message and generating the substance of their advertisements. As a result, there

are some parallels in their substance, but there are also differences in their approach since they wish to emphasize their distinctiveness and originality. The investigation discovered eleven compulsory data, of which one data belongs to AIA, three data belong to Prudential, four data belong to AXA, and three data belong to Allianz. They have different approach to make connection with other text. AIA is using the approach to create such a reputation of the company that makes people see them as being more considerate with the environment and healthy lifestyle.

Prudential, in this case wants to embrace the Millenial generations more so that they often create content that explicitly related with the Millineal generations. AXA, on the other hand, is trying to convey to the public that it cares about the well-being of the human race as a whole. They place a greater emphasis on financial literacy. AXA wants the public to know that they are actively involved in promoting financial literacy among the next generation, given the growing awareness of this topic among today's youth. In spite of the fact that Allianz has the same audience and aim, it employs a distinct strategy. They exhibit a lot of enthusiasm for the sport and focus more on that.

B. Suggestion

For the next researchers, the researcher suggests that the other researchers to find more types of intertextual analysis in advertisements on Instagram in another context. The further studies which study about similar topics of insurance advertisement can add other theories such as combining intertextuality with discourse analysis or view it from the other approaches such as from Semantics or Syntax.

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CURRICULUM VITAE

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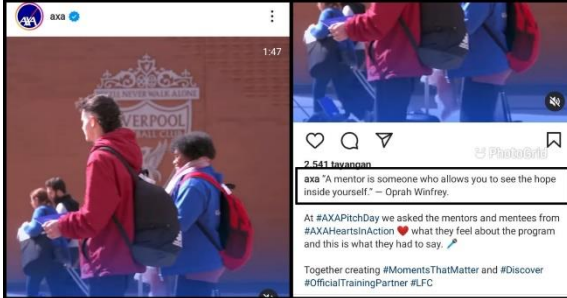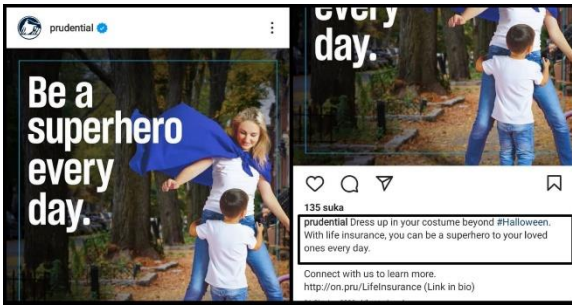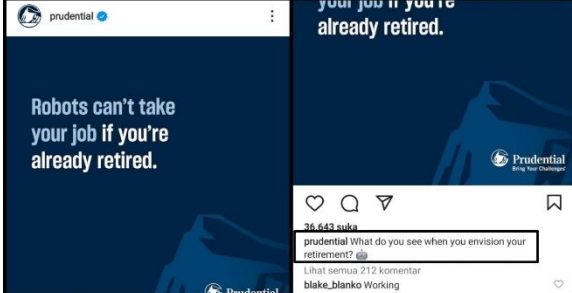
CLASSIFICATION OF DATA

No	Source	Data	Picture	Types	Process
1	AIA	Declutter to save the environment? I'm in.		Obligatory	Allusion
2	Prudential	Saluting those who've answered the call to serve. Let's all pause to honor those courageous citizens who've served and are serving to protect our nation.		Obligatory	Allusion
3	Prudential	They say millenials are lazy. Retire early and prove them right.		Obligatory	Allusion

4	Prudential	A plan for whatever the future may bring, that's financial wellness.		Obligatory	Allusion
5	AXA	Finpowerment is here to stay and we are are glad! Having young adults to learn and #discover the world of AXA not only help them but also brings us together to share ideas and maybe learn something news ourselves.		Obligatory	Allusion
6	AXA	"A mentor is someone who allows you to see the hope inside yourself." — Oprah Winfrey.		Obligatory	Quotation

7	AXA	"Education knows no age" when we hear this we think of keep learning while getting older; but what about learning important life skills at a young age?		Obligatory	Allusion
8	AXA	AXA Days brought together more than 2000 colleagues across the globe. It was so special to reconnect with the teams after being apart for so long. We have learned so much from the crisis - it made us stronger and more united than ever.		Obligatory	Allusion

9	Allianz	"I don't believe in heroes, I believe in people, you can do anything if you believe."- Bebe Vio		Obligatory	Quotation
10	Allianz	"You cannot fight the wind, so you better let it help you fly."- Melaniexe		Obligatory	Quotation
11	Allianz	Tonight, alongside other iconic Munich landmarks, Allianz Arena lights up with the colors of blue and yellow in the name of peace.		Obligatory	Allusion
12	AIA	Protect the Planet and Live well. Are you in?		Optional	Allusion

13	Prudential	Be a superhero every day, with life insurance you can be a superhero to your loved ones every day.		Optional	Allusion
14	Prudential	Robots can't take your job if you're already retired.		Optional	Allusion
15	Prudential	You can't buy serenity, but you can buy Life Insurance. 69% of people with life insurance feel less stressed knowing their loved ones are protected.		Optional	Allusion
16	AXA	Collecting moments not things, we take pride in protecting what matters, we believe that one of the most valuable		Optional	Allusion

		things we can create and protect are moments.			
17	AXA	Stronger together, finding your voice isn't always easy, we do our best to give a voice to those who need to be heard.		Optional	Allusion
18	AXA	Someone wise once said, "The principle of true art is not to portray but to evoke"		Optional	Plagiarism
19	AXA	We can be proud that no-one has been able to "uberize" our job. Some have turned up with some fresh ideas but without a network of agents. Nobody knows our customers better than us and that's what makes a difference, on a daily basis.		Optional	Allusion

20	Allianz	"For me, life is movement. It's transformation." Arlyve lasquez (Winter Paralympian)		Optional	Quotation
21	AIA	Look for the positive everyday and stay focused on the present, healthier together.		Accidental	Allusion
22	AIA	Explore new ideas and challenge your own thinking create clear boundaries between work and personal life.		Accidental	Allusion
23	Prudential	Stop scrolling, start relaxing. Today financial stress can add up. We can help with plans designed for		Accidental	Allusion

		whatever tomorrow may bring.			
24	Prudential	You're focused on your future. Let's focus on your retirement. The sooner you start saving for retirement, the more you'll have when you need it.		Accidental	Allusion
25	Prudential	We spend more time staring into the fridge than planning for retirement. Close the refrigerator get started instead.		Accidental	Allusion
26	AXA	Playing a positive role in society		Accidental	Allusion