

Bank Kalbar Advertising Language Appraisal System

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Abstract. The appraisal system was applied as a tool in viewing the language strategy of Bank Kalbar ad makers. Appraisal systems assessed the types of attitudes expressed and negotiated in a text, the strength of feelings, and how values in the text were generated. This study aimed to examine and discover the use of the language appraisal system in Bank Kalbar advertisements on Bank Kalbar official instagram. The study was conducted using qualitative research methods by analyzing a sample of seven advertising flyer data. As a result, there were appraisal tools in the form of attitude in positive affect as many as 13, negative affect 2, positive judgment 2, positive appreciation 1, and negative appreciation 1.

Keywords: Appraisal system, advertisements, bank kalbar, communication strategy

1 Introduction

The use of appraisal systems can be applied as parameters in measuring the communication strategy of ad language creators. This happens because the appraisal system refers to assessments related to evaluation, attitudes negotiated in a text, and how values about something are generated and adapted to the reader [1]. Appraisal theory is a framework based on Halliday functional systemic linguistics which provides the concept of metafunction as a framework for interpreting the language used and dividing it into three subcategories, namely ideational, interpersonal, and textual [2]. However, this appraisal theory was proposed and developed by J. R. Martin and P. R. R. White during the late 1990s as an extension of the study of interpersonal meaning within the SFL framework [3].

According to Martin and Rose, a special concern of appraisal theory is to assess the types of attitudes expressed and negotiated in a text, the strength of feelings, and how values within the text are generated [4]. Appraisal theory can guide readers or others regarding a person's attitude and feelings. Khosravani reveals that appraisal is one of the three main sources of semantic discourse that describes interpersonal meaning in addition to involvement and negotiation [3].

According to Martin & White, appraisal consists of three domains, namely engagement, attitude, and graduation [1]. Engagement is divided into two (monogloss and heterogloss); attitude

consists of three (affect, judgment, and appreciation), and graduation consists of two (force and focus). Force in graduation is further divided into two (raise and lower), while focus is divided into sharpen and soften. Attitude deals with emotions and feelings by reaching out to judgments about a person's attitude or events as well as judgments about objects. Engagement regulates how the text is positioned and its listener/reader and how the text builds a bond with its listener/reader. Meanwhile, graduation is related to the scale or gradation of assessment involving attitude and engagement (see Martin and White [1]).

According to Khosravani, the appraisal framework is used as an approach to explore, describe, and explain the way language is used in adopting attitudes and regulating interpersonal relationships [3]. It is a way to explore how text recipients react when they agree with the creator or when they disagree with their ad language. How does research affect their understanding of a text? Do they agree with the content or just keep their distance because it goes against their beliefs? It also explores situations when different views are challenged by the management of a speech.

This appraisal system can be applied in researching advertising language because advertising is a form of product and service information from producers to consumers and the delivery of messages from sponsors through a media [5]. Advertising language research with an appraisal system is an attempt to see appraisal tools in the promotion of products or services to the general public through any type of media, including Instagram. Therefore, Bank Kalbar makes Instagram social media to advertise online as a creative strategy to promote products, services, and messages to the general public (see Meng-Hsuan Fu, Chih-Hao Yang [6]).

Almost every day humans are faced with various advertisements, both in magazines, newspapers, television, radio, internet, and in various possible places. Advertising is one of the communication media [7]. Promotion in the form of advertising is persuasive communication to influence others or consumers [8]. The persuasive power of advertising language can be reflected in the structure of words, phrases, and clauses in the written or spoken content of the advertisement. Most ad text uses verbal and nonverbal language to convey its intent and purpose. The use of language in advertising can be analyzed with an appraisal system.

Appraisal research related to advertising has been conducted by Nugraheni who identified the appraisal system on commercial advertising text in Nova Tabloid [9]. The results of his research show the form of positive appreciation as a communication strategy to invite readers to buy advertised products. Furthermore, Riris Tiani shows that the message of print media visual beauty advertising is dominated by direct Moral Judgment devices, in the form of positive praise, and negative criticism [10]. Furthermore, a study by Nanik, S., et.al discovered the use of intentional, epistemic, deontic, and dynamic modalities in Semarang culinary advertising texts [11].

Differ from those previous research that focus on printed commercial language, this study focus on Bank Kalbar advertising language in social media. This study describes attitude as one of three subsystems in appraisal theory in advertising media. Martin & White divide attitude into affect, judgment, and appreciation [1]. Affect refers to expression as an emotional response to something, whether other people, oneself, or events, and according to Thompson (in Khosravani [3]) affect is the most natural way to talk about feelings, for example angry, happy, sad, fast, slow, etc. Judgment is an evaluation of behavior, ethics, capacity, and tenacity, for example brave, honest, polite, stingy, etc. Appreciation refers to the evaluation of appropriate phenomena and processes and refers to aesthetics, taste values, etc., for example beautiful, pleasant, authentic, and

so on. The significance of the study is discovering how the appraisal system that is applied in advertising language on social media could deliver the message of products and services information from producers to consumers especially in Banking products.

2 Methods

This research applied qualitative methods with a descriptive approach [12], [13]. This study utilized social media-based corpus data as material for analysis [14]. The corpus data used was Bank Kalbar advertising flyers collected from bankkalbarofficial Instagram <https://www.instagram.com/bankkalbarofficial/>. The flyer sample used as data was 7 based on consideration of the differences in products and services offered in the advertisement. The approach used in this study was a discourse analysis approach by paying attention to appraisal attitude tools that contain Affect, Judgment, and Appreciation. The data analysis method used was a referential equal technique (see Syahrani, Agus., et.al [15]). The matching of the analyzed ad text combines words, phrases, clauses, and sentences and analyzes attitudes related to attracting customer attention in Bank Kalbar advertising language flyers by utilizing appraisal tools.

3 Results and Discussion

Appraisal tools in Bank Kalbar advertising text flyers containing Affect, Judgement, and Appreciation were described in this section. Tables and flyers were presented to provide clearer illustrations and were followed by narratives that explain research findings. From the results of the analysis conducted, the dominant appraisal device was found to be affect. For more details, the distribution of appraisal tools in the Bank Kalbar advertising text flyer was presented as in **TABLE 1**.

Table 1. Identification of Appraisal in Bank Kalbar Advertisement

Attitude Aspect in Appraisal	Amount of Data	Text Data
1. Affect		
i. Positive Affect	13	<p>“Yuk, biasakanSi Kecil MenabungSejak Dini.” <i>"Come on, Get Your Little One Used to Save Early"</i> #BankKitePunyeKite(7 times discovered on flyer) <i>#Our Bank is Ours</i> “Mengapamenabung di Bank Kalbar Aman?” <i>"Why is Saving at Bank Kalbar Safe?"</i> “Dengan menabung di Bank Kalbar maka seluruh simpanan di tabungan kamu akan dilindungi oleh Lembaga Penjamin Simpanan (LPS) sampai dengan 2 Milyar” <i>"By saving at Bank Kalbar, all deposits in your</i></p>

		<p><i>savings will be protected by the Deposit Insurance Corporation (LPS) up to 2 billion.</i></p> <p>“Bekal Berencana Kalbar” <i>“Kalbar Planned Supplies”</i></p> <p>“Mulai persiapkandenganbaikrencanamusekarang dan di masa depanbersamaTabungan Bekal.” <i>“Start preparing well your plans now and in the future with Tabungan Bekal.”</i></p> <p>“transaksibisadimanasaja, kapansaja” <i>“Transactionsanywhere anytime”</i></p>
ii. Negative Affect	2	<p>“Jangan sampai terjebak” <i>“Don’t get trapped”</i></p> <p>“Hati-Hati Begal Rekening. Begal rekening atau social engineering (soceng) adalah upaya segerombongan orang yang saling membantu merampas isi rekening korban. Biasanya pelaku akan menguras habis rekening milik korban.” <i>“Beware Account Robbery. Account Robbery or social engineering (soceng) is an attempt by a group of people who help each other seize the balance of the victim’s account. Usually the perpetrator will withdraw the victim’s account.”</i></p>
2. Judgement		
i. Positive Judgement	2	<p>“Jadi generasi muda itu menyenangkan.” <i>“Being the younger generation is fun”</i></p> <p>“Bank Kalbar Meraih Penghargaan The Best Global Company dari ajang Indonesia-Turkiye Global Laeders Business Forum & Award II 2022.” <i>“Bank Kalbar Wins The Best Global Company Award from the Indonesia-Turkiye Global Laeders Business Forum & Award II 2022.”</i></p>
ii. Negative Judgement	-	
3. Appreciation		
i. Positive Appreciation	1	<p>“Giveaway Berkah Panen Rezeki 1 Unit Handphone.” <i>“Giveaway, Blessing of Fortune Harvest 1 Unit of Mobile.”</i></p>
ii. Negative Appreciation	1	<p>“Lagi buru-buru tetap bisa transaksi dengan Bank Kalbar Mobile.” <i>“In a hurry, you can still make transaction with Bank Kalbar Mobile”</i></p>
Total	19	



Fig. 1. Flyer 1

Source: <https://www.instagram.com/bankkalbarofficial/>.

Visually, Ad Text in **Fig. 1** had two main sentences as messages. First, "Come on, Get Your Little One Used to Save Early" shows the hand of a small child stacking coins on the table. Second, #Bank Kite Punye Kite/Our Bank Ours. The first text shows a positive influence tool that describes the feelings of ad makers who want (inclination) children to be taught to save since childhood through the keyword "Come on, Get Your Little One Used to Save Early." This sentence contains Bank Kalbar's wishes to customers or prospective adult customers who have children. Bank Kalbar advises parents to care about teaching children to save early.

Second, there is a hashtag #Bank Kite Punye Kite/Bank Kalbar is Ours is a positive influence that contains multistakeholder mutual happiness referred to through the word "kite" as a pronoun of the plural first persona. The word "kite/ours" represents a common interest that involves the listener, reader, or interlocutor. The word "kite/ours" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite" refers to all employees, customers, and the people of West Kalimantan in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.



Fig. 2. Flyer 2

Source: <https://www.instagram.com/bankkalbarofficial/>.

Ad Text in **Fig. 2** shows three important sentences. First, "Why is Saving at Bank Kalbar Safe?" Second, "By saving at Bank Kalbar, all deposits in your savings will be protected by the Deposit Insurance Corporation (LPS) up to 2 billion." Third, #Bank Kite Punye Kite. The first sentence describes the positive impact of security by showing a feeling of confidence and

confidence that saving at Bank Kalbar must be safe through the representation of the word "safe" in the text. This can be seen in the text in the sentence asking "Why is saving at Bank Kalbar Safe?" This question is answered through the second sentence which describes social recognition (*social esteem*) containing judgment that shows the claim of privilege to save at Bank Kalbar because the word "protected" appears in the second sentence. That is, the text explains that all savings saved will be protected by the Deposit Insurance Corporation (LPS). Thus, the keywords "safe" and "protected" refer to the performance or internal security of Bank Kalbar itself and receive guarantees from external institutions as protectors of savings security at Bank Kalbar. The words "safe" and "protected" are used to build public sympathy and understanding about the safety of saving at Bank Kalbar as a trustworthy bank.

Therefore, the advertisements displayed show and offer services provided by Bank Kalbar with reliable security guarantees so that it will provide a sense of comfort and security to customers. Third, the hashtag #Bank Kite Punye Kite is a positive influence that contains multistakeholder mutual happiness referred to through the word "kite" as the pronoun of the plural first persona. The word "kite" or "ours" represents a common interest that involves the listener, reader, or interlocutor. The word "kite/ours" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite/ours" refers to all employees, customers, and the people of West Kalimantan in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.



Fig. 3. Flyer 3

Source: <https://www.instagram.com/bankkalbarofficial/>.

Ad Text in FIGURE 3 displays three main texts. First, "Tabungan Bekal Berencana Kalbar/Saving of Kalbar Planned Supplies" with a picture of a passbook. Second, "Being the younger generation is fun, but don't get caught up in financial problems. Start preparing well for your plans now and in the future with Saving Supplies." Third, #Bank Kite Punye Kite/Our Bank is Ours.

The first text contains positive affect inclination which is the desire of Bank Kalbar in promoting "Supplies Planning Kalbar" savings as one type of savings available at Bank Kalbar as a provision for customers throughout West Kalimantan in meeting all their life needs.

The second text has three sentences containing influence and judgment. The first sentence contains praise from Bank Kalbar to the younger generation by using social recognition of the younger generation through the sentence "Being the younger generation is fun." This Bank Kalbar advertisement provides positive personal judgment to the younger generation as a pleasant generation. However, the second sentence contains a negative affect inclination on the phrase "Don't get trapped" which indicates the desire of Bank Kalbar for the younger generation to be vigilant so as to advise the younger generation not to get caught up in financial problems. The third sentence closes with a positive affect inclination that is the desire of Bank Kalbar to customers and prospective customers to prepare for the future of their lives. Bank Kalbar suggests opening a savings account as a provision from now on for a better future life through the words and phrases "Start preparing", "your plan", "together", and "Tabungan Bekal/Saving Supplies", as seen in the following full sentence, "Start preparing well your plans now and in the future with Tabungan Bekal."

The third text, the hashtag #Bank Kite Punye Kite is a positive influence containing multistakeholder mutual happiness referred to through the word "kite" as the pronoun of the first persona plural. The word "kite" or "ours" represents a common interest that involves the listener, reader, or interlocutor. The word "kite" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite" refers to the bond of togetherness of all employees, customers, and the West Kalimantan community in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.



Fig. 4. Flyer 4

Source: <https://www.instagram.com/bankkalbarofficial/>.

Ad Text in Fig. 4 shows the words "Bank Kalbar Wins The Best Global Company Award from the Indonesia-Turkiye Global Leaders Business Forum & Award II 2022." This text contains the moral *judgment of the* institution as a normative evaluation of the success of winning the award as the best global company. The language of this advertisement shows the moral power of praise judgment. The praise text was deliberately displayed on the advertising flyer with the aim of showing consumers that Bank Kalbar is the best institution among other banking institutions in Indonesia in 2022. Furthermore, there is still a hashtag #Bank Kite Punye Kite/Our Bank is Ours is a positive influence that contains multistakeholder mutual happiness referred to through the word

"kite/ours" as the pronoun of the plural first persona. The word "kite" represents a common interest that involves the listener, reader, or interlocutor. The word "kite" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite" refers to the bond of togetherness of all employees, customers, and the West Kalimantan community in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.



Fig. 5. Flyer 5

Source: <https://www.instagram.com/bankkalbarofficial/>.

Ad Text Flyer in **Fig. 5** shows two main sentences. First, "IN A HURRY, YOU CAN STILL MAKE TRANSACTION with Bank Kalbar Mobile transactions anywhere, anytime." Second, hashtag "#Bank Kite Punye Kite/Our Bank is Ours." The first sentence has phrases that contain negative appreciation and positive affect. This first sentence has two clauses with different attitudes, namely negative appreciation in the clause "IN A HURRY, YOU CAN STILL MAKE TRANSACTION with Bank Kalbar Mobile" and positive affect in the clause "Transactions Anywhere, Anytime."

Negative appreciation appears in the clause "In a hurry, you can still make transaction with Bank Kalbar Mobile." The phrase "In a hurry" in this clause is considered negative because it means not having much time to do several jobs at the same time or being too busy with many affairs so that many priority jobs that are immediately done at the same time can be neglected. As a result, the customer becomes frantic and tends to abandon conventional transactions with banks. That is, this clause contextually means about the state of someone who is frantic and does not have much time to do something so they must hurry up. As a result, this text contains an evaluation of customer attitudes when transacting through banking so that Bank Kalbar advertising makers appreciate the feeling of rush by making Bank Kalbar Mobile a solution to the phenomenon experienced by their customers. Furthermore, the phrase positive affect refers to the text "transactions anywhere, anytime" This text is positive in nature containing satisfaction because the feeling of pleasure can still transact through Bank Kalbar anytime and anywhere. Therefore, this phrase contains a satisfactory and impressive positive affect towards Bank Kalbar.

The second sentence, the hashtag #Bank Kite Punye Kite/Our Bank is Ours is a positive influence that contains multistakeholder mutual happiness referred to through the word "kite" as the pronoun of the first persona plural. The word "kite" or Our/Ours represents a common interest

that involves the listener, reader, or interlocutor. The word "kite" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite" refers to the bond of togetherness of all employees, customers, and the West Kalimantan community in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.



Fig. 6. flyer 6

Source: <https://www.instagram.com/bankkalbarofficial/>

Ad Text Flyer in **Fig. 6** shows a discourse with four main sentences. First, "Beware Account Robbery." Second, "Account Robbery or social engineering (soceng) is an attempt by a group of people who help each other seize the balance of the victim's account." Third, "Usually the perpetrator will withdraw the victim's account." Fourth, hashtag "#Bank Kite Punye Kite/Our Bank is Ours." The main message of the flyer Ad Text 6 contains a negative impact represented through the first sentence that reads "Beware Account Robbery." Next, the message of this first sentence is described its purpose and effect in sentence 2 and sentence 3. This text describes the warning or vigilance against perpetrators of banking crimes called begal accounts/Account Robbery. This text is an appeal to customers with the negative diction "begal" which means robbery so that it refers to customer harming activities carried out by banking criminal gangs to take customer money. Negative affect is used to build public understanding of what is conveyed must be a serious concern because it can make customers become disliked, angry, and cry if the crime of account robbery occurs and is experienced by the customer himself.

The fourth sentence, the hashtag #Bank Kite Punye Kite is a positive influence containing multistakeholder mutual happiness referred to through the word "kite" as the pronoun of the plural first persona. The word "kite" or ours represents a common interest that involves the listener, reader, or interlocutor. The word "kite" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite" refers to the bond of togetherness of all employees, customers, and the West Kalimantan community in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.



Fig. 7. Flyer 7

Source:<https://www.instagram.com/bankkalbarofficial/>

Ad Text Flyer in **FIGURE 7** shows two main sentences. First, "Giveaway, Blessing of Fortune Harvest 1 Unit of Mobile." Second, hashtag "#Bank Kite Punye Kite." The main message of this Ad Text 7 Flyer contains positive appreciation as seen in the sentence "Giveaway Blessing of Fortune Harvest 1 Unit of Mobile." This text contains positive appreciation from Bank Kalbar to its customers through the representation of the word "Giveaway" and the phrase "1 unit of Mobile." As a result, this text can cause reactions that have an impact on winning the hearts of customers and in quality make Bank Kalbar customers like it. In terms of writing composition, this text is also easy for customers to follow. In terms of valuation, **this giveaway** is very useful for Bank Kalbar customers.

The second sentence, the hashtag #Bank Kite Punye Kite is a positive influence that contains multistakeholder mutual happiness referred to through the word "kite" as the pronoun of the first persona plural. The word "kite/ours" represents a common interest that involves the listener, reader, or interlocutor. The word "kite" is socially a representation of the meaning of strengthening bonds of togetherness and a sense of belonging so as to give the impression of cooperation of many parties and shared responsibility. In the context of Bank Kalbar advertisements, the word "kite" refers to the bond of togetherness of all employees, customers, and the West Kalimantan community in general who are described as having feelings of joy, pride, and love for owning Bank Kalbar.

4 Conclusions

The purpose of advertising in the banking world is to foster sympathy and willingness of a person to carry out the message conveyed in the advertisement. Creativity in delivering messages is required to create advertisements that are able to attract the attention of the target. From the research that has been done, it can be concluded that the use of the language appraisal system in several Bank Kalbar advertisements is good since it could promote the products and services of Bank Kalbar and delivered in the right way by utilizing appraisal tools.

The appraisal tool built in Bank Kalbar's advertising text contains a good attitude in attracting customer attention. Bank Kalbar advertisements have also utilized three attitude appraisal tools. First, attitude affect refers to expressions as emotional responses to something or events, both positive and negative depicted in Bank Kalbar advertising flyers. Second, the advertising flyer text

also contains attitude judgment on the behavior, ethics, and capacity of Bank Kalbar. Third, attitude appreciation in the form of an overview of the evaluation of phenomena and policy processes related to Bank Kalbar services in providing good impacts and benefits for customers.

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