

CHAPTER I

INTRODUCTION

1.1. Research Background

Language is a way of communicating with other people. Without language, humans will not be able to convey ideas and communication will not reach their listeners (Pratama, 2021). So, language is related to society. According to Seken, (2017) Language is used to express to others feelings, ideas, and information used everywhere in our daily lives. Humans use language to communicate with other people. Communication is the most basic activity in human life (Pratama, 2021). Commonly referred to as an approach to learning English that is focused on the objectives and preferences of the learner.

The use of language is essential to make communications in life. We can see in the social life of people working and communicating with other people in a group. Generally referred to as a form of learning English which is based on the goals and desires of the learner. English for Specific Purpose (ESP) is an approach of language education in which all content and method decisions are made based on the learners' motivation to learn (Hutchinson, 1987). There are two forms in ESP, the two types of ESP are English for Academic Purposes (EAP) and English for Occupational Purposes (EOP). English for Academic Purposes (EAP) is a branch of ESP (English for Specific Purposes) that deals with the teaching of English. English as a second language for academic purposes is known as EAP. EOP (English for Occupational Purpose) is defined as learning English for work purposes. EOP, on the other hand, is the study of

English for the purpose of employment or practice. If we study ESP, we will be able to identify our needs when looking for work and will be able to work in some firms. (Harwood, 2011). Referring to those definitions, the English jargons used in insurance companies can also be viewed from its kinds of language usage pertaining to ESP.

Jargon is a special language based on grammar, jargon has special features in the lexical, semantic, and grammatical characteristics. This has shown that a sociolinguistic approach is also needed. According to Syafitri (2019), jargon is a variety of language created for certain functions by people who are involved in it on a regular basis. It's like a simple dialect but only used for the activity for which they were created. Jargon is defined as a particular language in certain situations, such as a profession or other group, where speakers share a similar specialized vocabulary, word usage patterns, and modes of communication (Yudha, 2018). Jargon can be interpreted as a collection of languages (Marantika, 2020). Jargon refers to specific technical vocabulary terms that are associated with a situational context or purpose and are rarely used outside of these specific circumstances. Jargon is often used to demonstrate expertise, convey special knowledge, or references to highly specialized ideas. Apart from being technical, jargon is also used primarily by members of certain groups or trades, such as scientists, lawyers, or medical professionals, and are less frequently used or understood by individuals who are outside these groups (Bullock, 2019).

According to Ajib, (2019), Insurance or coverage is an agreement that included in the category of mutually beneficial agreements. Insurance can also be interpreted as an agreement in which the insurer binds himself to the insured by receiving a premium, to compensate for the loss, or not obtaining the expected profit, which can be suffered

due to an event that is not known beforehand. A chance agreement is an agreement that is intentionally hung on an event that does not necessarily occur, an event which will determine the profit and loss of one of the parties. Insurance from an economic point of view is a method of reducing risk by removing and combining uncertainty about financial losses. From a social point of view insurance as a social organization that accepts risk transfer and collects funds from its members to pay for losses that may occur to each of the insurance members. From a business point of view it is a company whose main business is receiving or selling services, risk transfer from other parties, and earn profits by sharing risk among a number of its customers (Ajib, 2019).

Life insurance is a contract between the insurer and the person who owns the policy (buys insurance). Some states include events such as bills and death costs included in the policy. The insurer is bound to pay a sum of money if an event occurs. If the insurance company enters into a contract, he or she pays an annual or monthly amount known as the premium. If an event occurs, benefits are paid to beneficiaries. Insurance only takes into account the people included in the life policy. In the event of any event, the insured person is the only one considered because this is a contract between two parties, the policy owner and the insurer (StudyCorgi, 2020),

Insurance consultants, also known as insurance sales agents, work for insurance companies to develop and implement their insurance policies. As an insurance consultant, you can find work in all types of insurance areas, including auto, health and life insurance. Your primary tasks are to gather information, make offers, and develop and sell policies. This career requires a strong customer service background as well as sales experience, preferably as an insurance agent. Additional qualifications include

knowledge of the insurance industry, strong problem-solving skills, and a license in your state of operation. Many insurance consultants are paid on a commission basis (Team, 2022).

One of the study conducted on the use of jargon is conducted by Agytia (2022), entitled "Jargon Used in The Teller Department at BRI Singaraja" The aim is to analyze the use of jargon at Bank BRI, especially for tellers. The author explains what jargon is used, forms, and also the meaning of the jargon used by Tellers at Bank BRI. The results obtained are 106 jargons used by tellers at Bank BRI. Judging from the part of the speech there are 45 or 42.5% phrases, 36 or 33.8% words, and judging from the word order found in this study it can be categorized into 5 or 4.7% acronyms, 4 or 3.7% abbreviations, 4 or 3.7% compounding, and 2 or 1.9% lending.

Regarding the use of language, this research will focus on the use of jargon by insurance consultants at PT. equity, and analyse its language use. The author is interested in analyzing the form and meaning of the use of jargon in insurance consultants. The reason the author wants to do this research is because there is very little research that discusses the use of language in the field of insurance. Likewise, there are still many people who do not know the language used in insurance. So, there are still many people who are going to buy or have bought insurance policies who do not know the terms used, which are actually stated in the insurance policy and the general agreement that is already stated in the policy. However, many people who use insurance do not pay attention and do not understand this. Because insurance policies are purchased on the basis of trust in the insurer. So that there is a lot of miscommunication when a claim occurs or when an agreement is made and the benefits

of the policy purchased. From this, there are often complaints resulting from misunderstandings between insurers as the first party and customers using insurance as the second party, as well as insurance consultants. Therefore, researchers feel this needs to be explained in this study, so that it can be useful for insurance users and the general public before buying insurance as a preference. The researcher also hopes that this research will be useful for students of the English Department, especially ELE Undiksha students who will conduct research in a similar field later, especially to help them understand the jargon used in insurance consultants and also to help future writers as references.

This study almost has the same goal regarding the use of jargon. However, what distinguishes this research is the use of jargon that are analysed. This research examined the use of jargon used by insurance employees in the field of insurance at PT Equity Life Indonesia. Where, this research was conducted because it would be very useful for people who are not familiar with insurance, ELE Undiksha students to use as a reference, and can also be useful for the insurance employees themselves.

1.2. Problem Identification

Based on the background of this research, it can be seen that this study aims to determine the use of jargon used by insurance consultant. Many people do not understand the language used in insurance, except for those who are in that field. There are still very few people who know the use of jargon in the insurance sector. Communication between insurance consultants seems to be very good, but for other people who communicate with insurance consultant it is frequently very less effective

because they do not understand the specific language in this field. Usually there are difficulties in communication by people who will buy or join insurance, insurance consultant will always explain again about languages that are not understood by prospective insurance buyers. Therefore, this study aims to provide knowledge about what languages are used by insurance consultant. This research can also help students and other researchers.

1.3. Research Limitation

Limiting the problem is related to the selection of problems from the various problems that have been identified. The problem is constrained to be more specific, it's easier, and the symptoms will be more manageable to observe. Researchers limit the focus of this study to analyze the use of jargon used by insurance consultants at PT. Equity Life Indonesia Denpasar branch, Bali. In this study the researcher concerns on two point namely, form based on word and word formation processes also meaning of jargons used by insurance consultant in PT Equity Life Indonesia.

1.4. Research Question

Based on the background of the study, the statements of problem can be formed as follows:

1. What are the Jargons Used by Insurance Consultant in PT Equity Life Indonesia and its implications for ESP?
2. What are the forms of Jargon Used by Insurance Consultant in PT Equity Life Indonesia?

3. What are the meaning of Jargon Used by Insurance Consultant in PT Equity Life Indonesia?

1.5. Research Objectives

Based on the background of the study, the purposes of study can be formed as follows:

1. To analyse the jargons used by insurance consultant in PT Equity Life Indonesia and its implication for ESP.
2. To identify and analyze the forms linguistic of jargon used by insurance consultant in PT Equity Life Indonesia.
3. To analyze the meaning of jargon used by insurance consultant in PT Equity Life Indonesia

1.6. Research Significances

Research significance is divided into two types, the first is theoretical significance, and the second is practical significance which is explained as follows.

1.6.1. Theoretical Significance

The results of this study are expected to be significant in the field of linguistics. The results of this study are also expected to be meaningful for everyone and can provide a source of information to support researchers in researching the same field, especially Jargon. This information will also be useful for other researchers as they will

have more knowledge and resources in this research. In addition, it provides the benefits of using language and especially jargon in the world of work.

1.6.2. Practical Significances

a. Students

Students can learn and understand the use of jargon in the field of insurance, forms of jargon, and the meaning of jargon used by insurance consultants. This can help the interest of students who want to work in the insurance sector in the future. It is also hoped that this research can support the government program, namely *Kampus Merdeka*, which provides opportunities for students to choose their interests outside of their major.

b. Insurance Consultant/Company

This research can be used as a company reference in the use of terms in the field of insurance, can be a medium to facilitate insurance consultants in providing consultations to customers and can also be used as a learning medium for new insurance consultants.

c. Future researchers

Future researchers or Undiksha ELE students who will later conduct research in similar fields, especially to help them understand the jargon used in insurance consulting, can use this research as a reference.