

The Hidden Dynamics of (Im)politeness in Offensive and Defensive Reactions to Online Loans

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Abstract—The aim of this research is to explore the implied meaning of (im)politeness in the offensive and defensive responses of online loan debtors. The method used is verbal communication analysis and data collection through case studies. Research findings show that the influence of dynamic cultural shifts provides space for these two responses as alternative speech partners. The offensive response aims to attack the interlocutor with greater intensity of aggressiveness, while the defensive response focuses on protecting self-esteem after being hit by a facial attack. The factors that influence the intensity and understanding of this response are the dimensions of implicature, understanding of the context, and background linguistic knowledge of the conversation. In communication, each individual's ability to understand implicatures is unique. Communication can run better and more smoothly by understanding and communicating the underlying meaning of speech well. An offensive response is a counterattack aimed at attacking the interlocutor, while a defensive response focuses on protecting self-esteem after a facial attack occurs. The influence of dynamic cultural shifts makes this response an alternative speech partner which gives rise to a philosophy of hidden meaning in speech. A person's ability to understand the implicature or meaning underlying speech will influence the success and fluency of communication.

Index Terms—implied meaning, impoliteness, offensive response, defensive response, implicature

I. INTRODUCTION

The numerous online loan cases in Indonesia have sparked debate on social media and are noteworthy for the pattern of billing issues. Debtors find it challenging to repay their loans due to the imposition of excessive interest rates and a lack of upfront transparency. In addition, linguistic observers highlight that many Debt Collectors in online loans engage in aggressive invoicing practices. This demonstrates how the FTA (face-threatening act) aligns with various strategies to make debtors feel like they have lost face. Debt collectors sometimes take advantage of urgent situations to corner the debtors. Therefore, it can be unethical and goes beyond the limits set by the Financial Services Authority regarding the code of ethics for debt collectors. The phenomenon of language impoliteness on the pattern of online loan collection usually occurs when the debtors fail to repay their monthly charge by the agreed-upon due date. This behavior has been highlighted by disseminating spam chat with bill-related, threatening, and intimidating language.

As technology advances, knowledge also raises the courage of debtors to resist it, making the power held by the debtor more dominating during the billing process. In all honesty, this kind of transition occurs frequently. On the other hand, many people also give up when they are cornered rather than risk the wrath and threats of debt collectors. Under extreme stress, debtors with weaker mental health must face disastrous consequences.

The first choice for responding to disrespectful words and behavior is an offensive retort. Why should we respond to the Debt Collector with similar or even more extreme linguistic impoliteness? Something unique that should be the focus of linguists' research. The most typical and frequent situation is dealing with offense. It is still unclear what constitutes an offense, but if a debtor is insulted by a debt collector's criticism or sarcasm, it usually signifies that they have erred, at the very least, in some way.

A response to an unfriendly behavior might also convey sadness or rage. As a result, the desire to be angry or depressed may become more assertive, relaxed, and comfortable. On the grounds of teaching lessons or responding more harshly than the debt collector does, debtors also engage in offensive counterattacks. The debtor strikes back in retaliation to

demonstrate fairness. This offensive counterattack response is implemented for various reasons, including potential new conflicts or attacks by debt collectors with ulterior motives.

A defensive counter attack is an alternate strategy. The option of self-defense is also given to debtors. Every person's survival instinct refers to self-defense. The debtor's greater self-esteem is shown in the desire to stop the rude behavior. This action also aims to uphold the debtor's honor and integrity. In addition, indirectly, self-esteem refusal is shown. Self-defense occasionally safeguards private interests and prevents the debt collector from invading one's personal space. Debtors frequently defend themselves to settle disputes so that the prolonged fight fades or disappears on its own when they are cornered or when it is considered unpleasant. This self-defense is also a normal reaction depending on the situation. Debtors must prioritize maintaining composure and good communication while dealing with rude behavior.

According to Kampa and Papafragou (2023), providing as much information as necessary during a conversation is a fundamental tenet of communication (p. 8). As a result, more information is comprehended than heard, demonstrating implicatures' significance in speech or communication. Likewise, Ronderos et al. (2023) propose that scalar implicature results from participants' perceptions of the informative intents of the author of the uninformed sentences (p. 34).

Implicature plays a part in the desire to retaliate for the rudeness of the action taken. The debtor will explain the underlying meaning of his speech, both explicitly stated and implicitly implied. This presumption is used to evaluate whether there will be another attack, whether the situation will dissipate, or whether it will end at this point. It can be challenging to go deeper into the construction of the implicature or intent of the debtor's response to the rudeness of the act carried out by the debt collector, given that the replies from online loan borrowers have varied intentions.

The study at hand, sociopragmatics, which integrates linguistic phenomena in society with values involved in society or that have formed thus far, is what makes it intriguing. Of course, doing so would only be possible considering the context. The meaning of the reaction, whether intended to attack the interlocutor back or defend oneself, depends on the context. Depending greatly on the debtor's comprehension and experience in processing the unpleasant conduct, the debtor may interpret the meaning of the words in various ways. This also affects the debtor's response to deal with language impoliteness. We support recent research in arguing that interpretational disparities are caused by (in)dependence between the antecedent and the consequent, but we go beyond current theories to define independence in a way that is really predictive (Biezma & Goebel, 2023).

II. LITERATURE REVIEW

Some of the underlying assumptions of this paper are based on prior work that has been done addressing implicature with various research objects and places but has yet to be published. This is a novel, and there is a research hole. The combination of implicature investigation in impoliteness act reactions, which no one has studied, is equally relevant. Utilizing corpus-based data analysis of the metaphorical expression "Nikezhen + X" frequently used for appraisal in Mandarin, the research examined the specific realization and recognition of explicit and implicit (im)politeness in interpersonal interactions (Wang et al., 2023). Presenting participants with an existentially quantified sentence of the form some Xs are Ys in a situation whereby all Xs are manifestly Ys is a highly iconic paradigm in experimental pragmatics (Kissine et al., 2023). Cimmino et al. (2023) propose that this pragmatic process heavily depends on the context and, more particularly, the section of text wherein the adverb appears, whether in an argumentative or non-argumentative passage (p. 92). Future studies distinguish between lying and misrepresenting information. The distinction is whether the content and its truth-committing power are represented in explaining this preferred phenomenon here—the adverbial account (García-Carpintero, 2023).

It is exciting to highlight the research results demonstrating the existence of implicatures (Mankowitz et al., 2022; Reins et al., 2021; Gershman et al., 2023; Bezugla et al., 2023; Sullivan, 2023; Hirata, 2023; de Oliveira Fernandes et al., 2022; Hautli-Janisz et al., 2022; Meibauer, 2023; Grinstead et al., 2022; Zhang et al., 2023; Hall et al., 2023; Mucha et al., 2022; Souza et al., 2023; Khorsheed et al., 2023; Garcés-Báez et al., 2020; Sudo, 2023). However, no studies have examined the results of assuming the location of the online loan industry, particularly the speech event on online loan collection. Research in this area is still in its infancy. Growing **research gaps** result from exploring the roles played by the debtor and the debt collector, for instance, during a debt collection speech event. Since the influence of power, distance, and rank of imposition can be seen in a dynamic pattern, this paper will explore implicatures in debtors' responses to linguistic impoliteness.

Research on language implicatures and impoliteness has significantly **contributed** to linguistics, pragmatics, knowledge, education, and theory. The politeness theory has influenced research on linguistic impoliteness, which explains how people utilize language to maintain harmonious social interactions. Researchers found a variety of politeness techniques, such as face-threatening actions and mitigating devices, by studying cases of rudeness and offensive speech. This has helped us better understand the complex dynamics of politeness and provided a method for evaluating and interpreting interpersonal interactions. These studies have enhanced our comprehension of implicatures' function in effective communication and produced practical hypotheses that explain how implicatures originate and are acknowledged. Extending politeness theory, like Brown and Levinson's (1987) method, has been used to explain the complexity of abusive language use. These advancements have allowed for the improvement of linguistic theory and the provision of a more comprehensive explanation of language use in daily life. Research on implicature and linguistic

impoliteness is likely to improve cross-cultural communication. Different impressions and probable misunderstandings have been linked to cultural differences in implicatures and etiquette standards.

III. METHODOLOGY

This qualitative descriptive study aimed to understand the relationship between different categories of impoliteness and the negative impoliteness strategies utilized by gender-based Online Loan Debt Collectors in Indonesia. This paper also examines patterns of interaction between Debt Collectors and Debtors in terms of the relationship between the types and techniques under consideration. Besides, the descriptive study focuses on identifying linguistic phenomena, particularly the relevance of negative types and methods in the unpleasant language behavior of debt collectors that grow in society. Furthermore, the data came from WhatsApp chats between debt collectors and loan debtors in Indonesia, which were documented with screenshots. The conversation comprises the online loan collection event and the due date for collection on the deadline day. This focus on the due date offers insight into the collection behaviors of male and female debt collectors over the same time and whether they employ the same sorts and techniques of negative impoliteness. Purposive sampling met the research objectives, with the focus-determined boundary for the sampling criterion. The research incorporates domain, taxonomy, and component analysis methods to produce more thorough results.

Archer splits data into two types in Nugroho (2013): original or natural data and created or elicitation data. Because it is derived from the participants' direct speech, the actual data in this study describes a combination of verbal and nonverbal aspects bundled through chat media in the WhatsApp messaging program. This study is only concerned with language use and does not examine the prior activities of the receivables. So, the researcher has chosen to withhold personal information such as names, phone numbers, addresses, account numbers, and other identifiers to ensure confidentiality. This study also uses actual speech from everyday conversation, allowing for more expressive language. This study also considers using emoticons, stickers, and photos for debt collection.

Collection discussions collected directly from the Debt Collector are real-life conversations that happen every day. According to Kasper (2000), data collecting in pragmatic research includes interactions, questionnaires, and personal reports. Actual interactions represent ordinary conversations and institutional interactions. In certain institutions, everyday communication is inextricably linked to speech. This study combines data gathering with direct engagement by interviewing Debt Collectors from various loan applications, ensuring the data's validity.

This research uses content analysis as the basis for analyzing data. Content Analysis is a qualitative analysis suggested by Spradely (1980). The analysis model can be seen in the following figure:

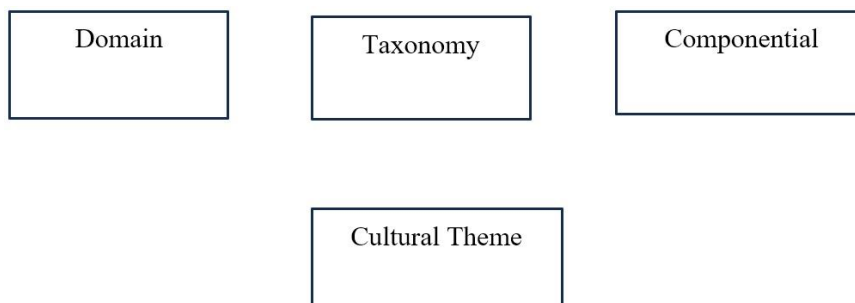


Figure 1. Content Analysis Suggested by Spradely (1980)

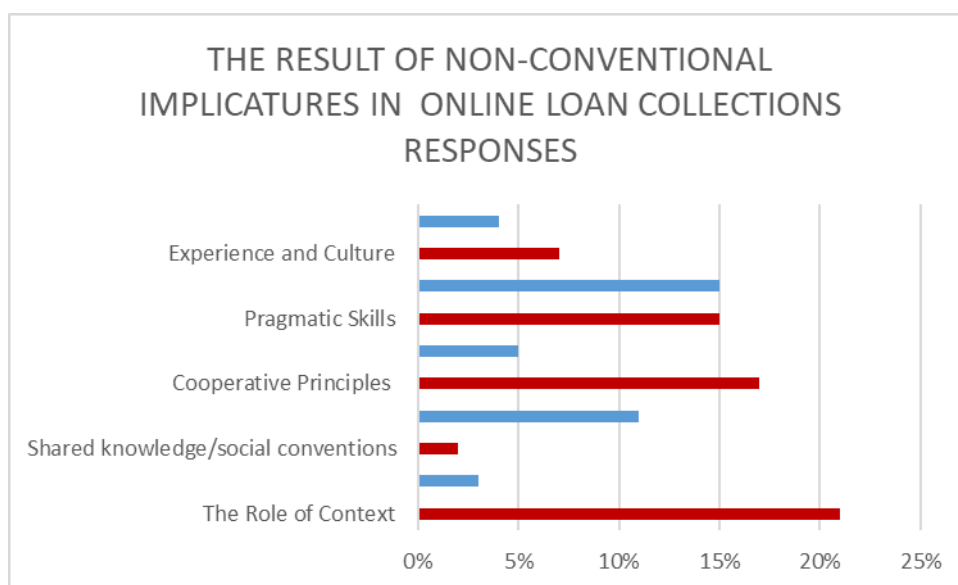
The flow of qualitative analysis was later modified by Santosa (2021, pp. 79-98). According to Santosa (2021), domain analysis in the field of linguistic research is the context that influences the data (p. 79). For example, the domain in this study includes differences in situational contexts, such as personal relationships and power relationships. Furthermore, the most dominant function of non-conventional implicature is also included in the domain analysis. Then, Santosa (2021) explains that taxonomic analysis aims to reduce the large data into groups based on the natural categories of the reality of the object of research (p. 91). In this study, taxonomy analysis includes offensive and defensive countering responses in addressing language impoliteness in online loan collection speech events. Once both are achieved, they are then combined, so it can be referred to as componential analysis.

IV. FINDING

Language use in society is deeply influenced by culture, shaping and sustaining cultural values over time. This study examines how language evolves alongside culture, reflecting shifts in societal values and norms, particularly in contexts where significant cultural divergence has occurred. It focuses on interactions between online loan debtors and debt collectors, analyzing the dynamics of power, social distance, and imposition (P, D, R) within situational contexts. The research explores speaker intentions, implicature, and pragmatic strategies shaped by shared knowledge, cooperative principles, and cultural experiences. By employing a taxonomy of language impoliteness, the study contrasts offensive countering (responding impoliteness with impoliteness) and defensive countering (self-defense and face-saving), revealing insights into nonconventional implicatures in online loan collection discourse.

TABLE 1
THE COMPONENTIAL TABLE OF NON-CONVENTIONAL IMPLICATURES

COMPONENTIAL TABLES OF NON-CONVENTIONAL IMPLICATURES IN ONLINE LOAN COLLECTIONS					
Context of the speech situation	Participant	The dominant implicature dimension	Impoliteness Responses	Percentages	
(+P+D+R)	Debtors to Debt Collectors	The Role of Context	offensive responses	21%	
(-P+D+R)			defensive responses	3%	
(+P+D+R)		Shared knowledge/social conventions	offensive responses	2%	
(-P+D+R)			defensive responses	11%	
(+P+D+R)		Cooperative Principles	offensive responses	17%	
(-P+D+R)			defensive responses	5%	
(+P+D+R)		Pragmatic Skills	offensive responses	15%	
(-P+D+R)			defensive responses	15%	
(+P+D+R)		Experience and Culture	offensive responses	7%	
(-P+D+R)			defensive responses	4%	



The two involved speech participants have distinct power relationships in terms of pragmatics. The loan collector has the most authority. Power is tied to the possession of "money" and the position and authority held by the debt collector. The ability to collect debts from his debtors is regarded as belonging to the debt collector, who bears enormous responsibility—particularly with an agreement involving both parties at the onset, promising the same for the method of charging and the terms based on the relevant legal contract. People's understandings of how to interpret speech are extraordinarily different and dynamic. The context of the speaking circumstance must be present to interpret this speech correctly. The pragmatic power possessed by the speech participant will be used more to the extent and as soon as the implicit or hidden aim of the speech is correctly understood, ensuring that communication flows easily and the intention can be effectively communicated. They will become confused and possibly miscommunicate if they have a different understanding. In the context of a speech event, speakers typically consider past dialogues, the speaker, and other general factors. The data that has been analyzed based on the context can be seen in the following explanation.

Context: A speech event occurs between the Debt Collector and the debtor over the Fast Rupiah online loan application. The debtor has been awarded an extra day of grace because they failed to make payments by the scheduled due date. However, the debtor has not yet made a payment.

Debt Collector: "Good afternoon, sir/madam. Please let us know if you'll be home at 08:00 WIB on Tuesday, November 29, 2022. We, the Rupiah Cepat field collector, want to visit a residence. We'll cancel the visit if you pay us by 17:00 WIB. Thank you."

Debtor: "I'm at home. Please come! What time are you coming? I'm welcome."

The data underscores the critical role of context in understanding the expressions of the two speech participants, namely the Debt Collector and the debtor. Analyzing the contextual details of the speech scenario helps clarify the meaning of

the utterance. The context reveals that the Debt Collector holds a position of power. This is immediately apparent because the data involves the Debt Collector as the entity responsible for collecting online loan payments from the debtor. Debt Collectors demonstrate their influence through their ability to set payment thresholds, collect overdue payments, or even visit the debtor's home. The Debt Collector's language, which combines delivering and requesting information, reflects the rank of imposition and the burden placed on the debtor.

This power dynamic is further emphasized by the direct face-to-face attacks implied in the Debt Collector's messages. When the debtor receives a notification, they are placed in a position where they must choose between making the loan payments on time or facing a visit from the Debt Collector. The context also demonstrates that the Debt Collector's statement has a generic implicature, connecting to the debtor's subsequent actions. For instance, if the debtor responds with an acknowledgment that they are at home and invites the Debt Collector over, they signal consent for the Debt Collector's visit. However, this response also shifts the dynamic of power, suggesting an offensive counter-reaction from the debtor.

The debtor's reply, such as "*Please come!*", does not only indicate a willingness to comply but also represents a subtle affront to the Debt Collector's initial attack. This response showcases the debtor's courage and refusal to display fear or submission. The debtor challenges the Debt Collector's position of power by confidently agreeing to the visit and even requesting a specific time. This boldness shifts the interaction, making the Debt Collector seem more like a routine visitor than an imposing authority. Consequently, the balance of power tilts as the debtor reduces the perceived threat posed by the Debt Collector, thereby altering the interpersonal dynamics.

The cultural context also plays a significant role in interpreting these interactions. For instance, in Eastern cultures, hospitality is a core value, and welcoming visitors is a sign of etiquette and social harmony. When the debtor responds with "*I'll welcome!*" it does not only convey readiness to receive the Debt Collector but also highlights cultural norms of treating guests with respect. However, in this case, the act of welcoming transforms into a calculated affront, turning a gesture of hospitality into a form of resistance. This cultural nuance adds another layer to the debtor's offensive counterattack, as it creates an unexpected dynamic that challenges the Debt Collector's authority.

Additionally, this situation reflects how shared knowledge and contextual understanding influence communication outcomes. The debtor and Debt Collector likely share specific information about their roles and obligations, enabling them to interpret each other's implicatures. However, without this shared knowledge, interpreting the speaker's intended meaning would be significantly more challenging, even for those with strong pragmatic skills. The uniqueness of shared information highlights the importance of mutual understanding in maintaining effective communication. A lack of shared context or information can lead to breakdowns in dialogue, preventing the speech partner from accurately capturing the speaker's intentions.

Overall, the interplay of power dynamics, cultural values, and shared knowledge frames the debtor's responses in online loan collection scenarios. The debtor's pragmatic and culturally nuanced reactions exemplify how context shapes interactions, revealing the complexity of communication in such high-stakes situations. This analysis demonstrates that understanding context is essential for interpreting speech acts and their underlying implicatures effectively.

Debt Collector: "We must repeatedly inform you that your data is stored in our program. The time limit is at noon if you don't pay this afternoon. We apologize; nevertheless, following applicable regulations, the Emergency Contact number provided on your data system is for additional verification to inquire for assistance and deliver the message to you. This status of your bill is included if there is evidence of willful disregard for billing and our Desk Collection team, which includes digital recordings of the phone call and WhatsApp chats. It must be handled severely because it violates the original agreement."

Debtor: "**I'm sorry. Which application is this from? I want to pay, but I don't have any money. My mother is also ill and has not yet fully recovered.**"

Mutual knowledge between the two speech participants is crucial for interpreting the facts of the communication. This shared understanding highlights the strained social distance between them, indicating their level of familiarity. In the context of debt collection, the greetings and communication style reflect the collector's professional authority. However, the absence of specific details, such as the name of the online loan application, creates intentional ambiguity. This ambiguity serves to obscure the collector's identity or manipulate the debtor into compliance. Withholding such information raises suspicions about potential fraud or an effort to evade accountability on the part of the debt collector. Consequently, the debtor is left to interpret the situation in a manner that aligns with their limited understanding.

The debtor's response reflects a defensive strategy to navigate the interaction. For instance, the phrase, "*I'm sorry, which application is this from?*" deflects and diverts the conversation. This implies that the debtor has multiple loans, suggesting financial complexity. The defensive tone continues with statements like, "*I want to pay, but I don't have any money. My mother is also ill and has not yet fully recovered.*" These remarks indicate that the debtor understands the context of the message but uses personal circumstances to justify their inability to pay. By citing such reasons, the debtor subtly acknowledges their overdue bill while attempting to elicit empathy from the debt collector.

This exchange underscores the significance of shared knowledge in communication. While the name of the loan application may not be explicitly mentioned, mutual understanding enables implicatures that reduce the need for excessive clarification. This shared information fosters efficient communication but can also lead to multiple interpretations depending on the participants' perspectives. Only those familiar with the context can fully grasp the intended meaning.

A deeper analysis of the debtor's reaction reveals their motivations and strategies. The reasons cited for non-payment—financial hardship and the mother's illness—serve as justifications that may not necessarily be truthful. Signs of deceit, such as inconsistencies between words and actions, become apparent upon scrutiny. For example, the debtor initially claims not to know which loan the message pertains to, yet later provides specific excuses for non-payment. This contradiction suggests a deliberate attempt to obscure the truth.

Additionally, the debtor's effort to feign ignorance while simultaneously offering detailed excuses highlights a defensive stance. The provision of overly detailed explanations, while intended to persuade, can raise suspicions. Overloading the conversation with information is a sign of dishonesty, especially if inconsistent with prior behavior or facts.

From a cultural perspective, the debtor's reference to their mother's illness adds another dimension to their response. In Javanese culture, a child's behavior is often perceived as a reflection of their upbringing, with any misconduct or personal struggles seen as indicative of parental influence. By referencing their mother's illness, the debtor leverages cultural values of familial respect and responsibility. This tactic is designed to evoke compassion from the debt collector while deflecting focus from the debt itself.

Eastern cultures emphasize the parent-child relationship, with values like obedience, hard work, and responsibility forming the foundation of familial interactions. The mother, often regarded as the family's central figure, embodies strength and morality. Therefore, mentioning the mother's illness carries cultural weight. If the explanation is insincere, it reflects an attempt to manipulate the debt collector's emotions by appealing to these cultural norms.

The principle of cooperation in communication is guided by four key maxims: quantity, quality, relevance, and manner. Quantity emphasizes providing sufficient information to ensure clarity without overwhelming or under-informing the interlocutor. Quality requires the speaker to ensure the truthfulness and accuracy of the details shared, avoiding false or misleading information. Relevance directs the conversation to remain focused on the topic at hand, ensuring that the information provided contributes meaningfully to the discourse. Lastly, manners highlight the importance of clear and unambiguous communication, enabling participants to interpret the message without confusion. These maxims collectively ensure effective and efficient exchanges, particularly in high-stakes interactions like debt collection, where mutual understanding and precision are crucial.

In debt collection, these principles shape the interaction and influence its effectiveness. The debtor's response and subsequent actions are shaped by their interpretation of the collector's message. For example, a vague or aggressive tone from the collector may prompt defensive or evasive behavior from the debtor.

The defensive posture adopted by the debtor reflects a broader psychological and cultural response to the situation. Feeling cornered by the collector's demands, the debtor resorts to strategies that prioritize their immediate comfort over resolving the issue. This reaction underscores the emotional complexity of debt collection scenarios, where financial obligations intersect with personal and cultural values.

In conclusion, the interaction between the debtor and the debt collector highlights the intricate dynamics of communication, where context, culture, and mutual understanding play pivotal roles. The debtor's attempt to balance self-preservation with cultural expectations creates a multifaceted narrative that extends beyond the immediate financial transaction. While the principle of cooperation is intended to ensure optimal communication, it is often challenged by competing interests and emotions.

Analyzing this exchange through the lens of implicature and cultural norms provides deeper insights into the nuanced interplay of language, power, and context in financial discourse. The debt collector's authoritative stance, coupled with the debtor's defensive strategies, highlights the underlying tensions that influence such interactions. These observations offer valuable lessons for understanding communication in high-stakes scenarios, especially where personal and financial pressures intersect.

Debt Collector: “[ADAKAMI] We are here to deal with defaulting consumers, and if you avoid billing, our Investigation and Legal Teams will act at your peril. Remember that the entire PHOTO and ID card paperwork and your data are in the system. It will be handled following our company's procedures.”

Debtor: **“I'm ready. Thank you, sir/madam.”**

Debt Collector: “Where is the money? Have you paid for it?”

Debtor: **“You said that you wanted to pay right away. So, if you text someone one-on-one, don't spam like this; it's annoying.”**

Debt Collector: “How's that, Sir?”

Debtor: **“Do you want to have a snack or not? I'm currently at Alfamart. But wait a minute, I'm in line.”**

Debt Collector: “I'm sorry, sir, but I'm serious! You must leave immediately! Don't mess around! You appear to be foolish, don't you? How are you doing, boss? Where is your position? “Come on, bitch!!!”

Debtor: **“I'm queuing.”**

Debt Collector: “You're having fun, dog cheater. You're a liar. You're a cheater; you'll die if you don't cheat.”

In the setting of the speech situation involving a Debt Collector and a debtor from an online loan, the communication reveals a complex interplay of impoliteness, ambiguity, and cultural nuances. The Debt Collector uses positive impoliteness by labeling the debtor as a “*defaulting client*”, a tactic meant to impose a burden of negative consequences

or threats if the debtor does not comply. This language is designed to pressure the debtor by hinting at potential harm, such as sharing personal documents or ID cards, if the debtor refuses to pay the bill.

The debtor's response, "*I'm ready. Thank you, sir/madam,*" while seemingly cooperative, introduces uncertainty regarding the debtor's intent. This utterance can be interpreted in two ways: the debtor might be ready to pay the bill to avoid further conflict, or the response could merely be a polite acknowledgment without any commitment to action. The ambiguity of the statement disrupts the flow of communication, leaving the Debt Collector unclear about the debtor's actual intention. The threats made by the Debt Collector appear ineffective because of the vagueness of the debtor's reply. This situation emphasized the importance of the maxim of manner in communication—where clarity and directness are essential to effective understanding. The ambiguity in the debtor's response ultimately leads to confusion, necessitating further clarification, such as the Debt Collector's follow-up question, "*Where is the money?*"

In response, the debtor's hostile counter-reaction emerges, with the statement, "*So, if you text someone one-on-one, don't spam like this; it's annoying.*" This response indicates the debtor's frustration and serves as a counterattack against the Debt Collector's persistent messaging. It also reflects impoliteness by accusing the Debt Collector of spamming, which shifts the focus away from the issue of the loan and payment. This remark highlights the debtor's attempt to regain control of the situation by redirecting the conversation, creating an additional layer of ambiguity that further complicates communication.

The debtor's subsequent remark, "*Do you want to have a snack or not? I'm currently at Alfamart. But wait a minute, I'm in line,*" introduces a diversion that is seemingly unrelated to the issue at hand. The reference to snacks could be interpreted as a light-hearted or dismissive gesture, intended to downplay the seriousness of the debt collection process. The mention of *Alfamart* and queuing introduces an even greater shift in topic, creating a cultural implication that plays on the concept of patience and delay. The debtor's use of the term "*queue*" may suggest that they are postponing payment, using cultural cues to imply that, much like a queue, the payment will eventually be made but is delayed for the time being.

This cultural reference to queuing may not only reflect a social norm but also serve as a tactic for evading responsibility. The debtor's excuse of being in line at *Alfamart* could be seen as an attempt to buy time or delay the situation, echoing a common practice of postponing events or responsibilities in certain cultures. This tactic is linked to the implicature of quality, where the debtor's attempt to deceive or distort the truth results in an outcome that does not align with the facts. The debtor's explanation is invalid, as queuing at a store does not provide a legitimate reason for non-payment.

Overall, the interaction between the Debt Collector and the debtor illustrates the complex dynamics of impoliteness, ambiguity, and cultural elements in communication. The Debt Collector's use of threats and pressure tactics is met with defensive counter-responses and evasions by the debtor, reflecting the challenges of maintaining effective communication when both parties are operating under different interpretations of the situation. The cultural references to queuing and snacks further complicate the exchange, adding layers of ambiguity and delay. In the end, the conversation remains unresolved, with both parties struggling to connect due to a lack of clarity, directness, and mutual understanding.

The second implicature dimension that affects implicature interpretation is pragmatic skills. This pragmatic skill appears following the individual's pragmatic ability. Everyone should have a range of pragmatic abilities. To acquire pragmatic skills, the speaker will consider the quantity, quality, and intensity with which the speaker employs Pragmatic skills. Someone with pragmatic, solid abilities is more likely to interpret implicatures correctly. Because of their Pragmatic competitiveness, they can interpret subtler cues in speech, making meaning gradations noticeable. It is also related to discrepancies in authentic diction and intended implications. For example, Speaker A (a teacher) walked into class X and began her lesson. Speaker A started the meeting by entering, sitting, and fanning himself with a book, "*Ouch, it's so hot today*".

The students' responses demonstrate varying levels of implicature comprehension, influenced by their Pragmatic competence. Student B responded, "*Yes, sir,*" while Student C added, "*Yes, sir. It's hot*". "*It hasn't rained in a week, sir,*" remarked Student D. "*The air conditioner hasn't been turned on, sir,*" student E responded. Student F took the AC control and turned it on without saying anything. The responses of Students B through F reflect varying degrees of pragmatic implicature. Student F demonstrated the strongest ability to interpret pragmatic implicatures effectively among the five students. The cognitive process employed by Student F is complex and detailed. However, due to his pragmatic abilities, he can solve difficulties and has pragmatic interpretative power that is superior to others without utilizing speech. Looking deeper than usual, we can see that student B can only supply answers from a statement or question that incorporates a complaint. Student C feels the same way as speaker A and agrees and equates his perspective; the objective is to address a complaint with a complaint. Following that, student D investigates the source of speaker A's concern. Student D has also gone through associating speaker A's implicature with a causal pattern and relating it to other things. Finally, students E and F have nearly identical understandings of implicature.

On the other hand, student E analyzes the speech context using a cause-and-effect framework, focusing on the most immediate cause. The weather is hot, prompting speaker A to complain and fan himself with a book. Additionally, the door is closed, and an air conditioner is present in the corner of the room. This situation is interpreted to suggest that the discomfort in the classroom can be mitigated by turning on the air conditioning. Meanwhile, Student F demonstrated Pragmatic abilities by comprehending the situation and conditions of the lesson. If all concepts can be linked together, but no one switched on the air conditioner, then all of the notions have no meaning or are not a solution to speaker A's

complaint. As a result, everything depends on each speaking participant's abilities and capabilities. The implicature dimension is then linked to body language and facial expressions. Because this study incorporates interactions between Debt Collectors and online loan users in the WhatsApp application media, this can be noticed through emoticons or smileys and pictures/photos sent. The following is an example of data that illustrates pragmatics skills while employing facial expressions (expressed by emotions, smileys, and photos conveyed) in response to online loan collection.

Debt Collector: “(KREDIVO) The Field Warrant has been issued (879/D2/30.04.2021/C1); make sure the funds are available. Once the funds have been collected, come and see me, Nando Afread Chandra, and the crew. Verify that you are in your home position right now. The application fee was paid for it; therefore, we'll wait until no later than 7 o'clock tonight.

Debtor: **“I apologize, but I don't have any money. I only have 100. How is it going to be?”**

Debt Collector: “Since I reminded you of your KREDIVO bill yesterday, why don't you pay it as well? We're not messing around this time; you don't have to pay. We will promptly dispatch a collection team.”

Debtor: **“I'm sorry, I can pay later on Wednesday next week (apologizing hand emoji 🙏). Pay it all off.”**

Debt Collector: “It's a good thing there's no good faith; we'll take firm actions to ensure the money is ready when our crew arrives. On the 25th, prepare to pay off the funds.”

Debtor: **“What else is there to do besides eating barely enough to pay off debts?”**



Debt Collector:
of your house.”

“I'm from Kredivo. Where are you now? I'm standing in front

The data shows the involvement of implicatures related to Pragmatic skills or abilities. Billing from a Debt Collector is one of the online loan applications with numerous conditions that can be highlighted; two options are offered: house pickup or pre-7 P.M. settlement. When a debtor responds with a bill, it is vital to defend by stating why there is a lack of the necessary funds. This is the debtor's pragmatic ability: not immediately deciding between the two possibilities presented but instead responding implicitly. The difference in Pragmatic competence may also be seen in the Debt Collector's speech, which dismissed the debtor's talks by paying 100,000 from the bill (the exact amount of the debt is unknown). From the beginning to the end of the story, it is evident that the collector carried out the face-to-face attack without considering or dismissing the debtor's requests for discussions and middle solutions. In “*I'm sorry, I can pay later on Wednesday next week (apologizing hand emoji). Pay it all off,*” the debtors express apologies from beginning to end

with emoticon symbols of apology. 🙏 This apology symbol takes into account a variety of implications from the debtor's response, including an apology for being unable to select one of the two options provided, an apology for being unable to pay using the application, an apology for not having enough money to pay the bill, and a request for not adhering to prior commitments and agreements.

In the following data example, the same thing occurs when a billing message is replied to with an image of a cat, leading one to believe that the cat is to blame for this charge. It is apparent that the debtor purposefully counters with unpleasant language in this situation of delighting in impoliteness. The technique is realized by enacting the impoliteness strategy by fidgeting with the speech partner's face.

Debt Collector: “What about the loan's repayment? Why has it not yet been paid? Where is the money? It's time to pay back the borrowed bill. I'm waiting for the money.”



Debtor:

“The WA holder is now a cat.”

Debt Collector: “I'm waiting for the payment at noon.”

Debtor: **“Meowing.”**

This cat image is being used as a diversion but is still absurd. As a result, speech becomes irrational and untrustworthy since a cat cannot possess the necessary control to type human language. After reading the debtor's reaction, the Debt Collector understood the cat picture's secret meaning and the speech. When implicatures employ visual media as an

expression, there are two possible outcomes that, like coins, might result in unfavorable outcomes like fear, rage, and intense emotions due to attacks or the disappearance of a face. However, the second potential is that it might make you giggle, letting you know why someone is toying with your face.

The engagement of implicatures, namely in the dimensions of experience and culture, is connected to the formation of community language. The speaker's life circumstances and cultural background can also influence understanding implicatures. Social and cultural standards can influence a person's comprehension and interpretation of messages. Naturally, speakers with extensive life experience have interpreted various unusual symbols or terms in societal language phenomena. Here is an illustration of how culture and experience influenced a debt collector's online loan collection discourse with the person who responded (a debtor).

Debt Collector: "A Serious Reminder for You from XXX (mention name)! Pay off your debt by 7:30 a.m. in (APK *MENGHABISKAN UANG*)! You're not required to do that! Friends on WhatsApp. Hey, XXX? not even settled this debt in (APK *MENGHABISKAN UANG*). SIXTY MINUTES, WE WILL PROCESS AND EXTEND TO ALL CONTACTS AS A BURN/FRAUD/A METH DEALER, SO DON'T WORRY AND DON'T BLAME YOUR PERSONAL DATA!! "PAY NOW!" AND YOUR PERSONAL DATA WILL BE PROCESSED TO EXPAND TO ALL CONTACTS AS A BURGLAR/FRAUDSTER/A METH DEALER! "PAY NOW!" "YOU WANTED TO BE THE DEBT FUGITIVE, ILLEGAL CHILD IN THE NAME OF XXX. PLEASE HELP ALL OF YOU AS HIS CONTACTS IF YOU MEET THIS FUGITIVE OR HAVE HIS CONTACTS."

Debtor: "Hey, you illicit child."

The offensive counter attack by the debtor indicates that the Debt Collector is the target of a counter attack. This claim also intends to place blame on the debt collector. Likewise, categorizing illegitimate offspring uses inappropriate identity markers, accommodating this response. Illegitimate children refer to children born outside of societal or religious norms and have a negative connotation when seen from the phrase that forms the offensive nickname. This inappropriate nickname damages the people you call and can negatively impact them. This demonstrates how several internal and external factors can influence how implicatures are involved in choosing the appropriate action to respond to unpleasant acts used to collect loans online. Of course, everything depends on the speech situation's setting and the language development's social context.

The data used in this study cannot be considered balanced between male and female debt collectors. This is because there are fewer female debt collectors in the field compared to males. The proportion of data collection was determined based on the identification of various factors that highlight the uniqueness of the dataset. The cultural belief that debt collection is more suited to men has contributed to significant disparities in data findings between male and female debt collectors. Additionally, the choice of occupation or level of education influenced by social and cultural factors may result in fewer individuals, particularly women, pursuing this profession. Moreover, men are often more feared and respected due to perceptions related to aggression, intimidation, and threats. Consequently, the limited number of female debt collectors does not significantly affect the conclusions regarding the relevance of gender and impoliteness in debt collector discourse.

V. CONCLUSION

A male debt collector participant is involved in the domain, with a bill due on that day, demonstrating a form of verbal impoliteness. The negative politeness strategy was utilized to analyze the data more comprehensively. Componential analysis was conducted through both domain and taxonomic analyses. On average, male debt collectors tolerate more forms of forceful impoliteness. This approach emphasizes coercion and negotiation with debtors. The goal is to compel the debtor to comply with the debt collector's demands, thereby allowing the debt collector to gain more benefits from the debtor. These benefits are not limited to material rewards, such as whether the debtor has paid, but also include symbolic gains, such as asserting dominance in the interaction between debt collector and debtor. Due to structural power imbalances or unequal power dynamics between collectors and debtors, male debt collectors are more likely to engage in this form of forceful impoliteness. Debt collectors exploit this dominant power to impose an increasing burden on debtors.

In line with the data collected, male debt collectors frequently utilize the negative impoliteness tactics of intimidating, despising, and physically or verbally impeding or blocking the other. The male debt collector intimidates the debtor by generating fears that awful things will happen to them. This is a form of negative impoliteness. Utilizing this tactic has the effect of making debtors fearful, apprehensive, and anxious. Collectors frequently employ harsh, demeaning tactics as well. This demeaning tactic is more likely to be employed to shout at, curse at, or degrade the debtor's incapacity. The debt collector intends to be furious and enraged because they cannot identify the debtor's mistakes. The impoliteness strategy, which violates personal space by disclosing identities, sharing images, and most frequently accessing cell phone contents connected to contacts and gallery contents, hampers or blocks the others verbally or physically.

Affective impoliteness was the most prevalent category in the data on female debt collectors. This occurs due to the more ferocious way that many women express their unchecked emotions. This affects emotional outbursts, blaming the target, and other things. The debtor's negative emotional impact on the debt collector catalyzes this affective rudeness. Genetics (hormonal imbalance), environment, culture, and life experiences are all influencing factors. Female debt collectors may be better at hoarding their emotions and waiting for the right moment to explode emotionally. Debtors may use female debt collectors as a channel since they frequently bring additional issues to their work. The most

frequently employed tactics are scorn or ridicule, document the other person's debt, and act with contempt. Women typically undervalue their counterparts more because they downplay items that other people would consider to be significant. In addition, female debt collectors frequently increase the debt of others. The most obvious example is when a debt collector provides relief, delays the maturity date, or lowers interest. Things done in the past will be revisited, and the responsible people will be held accountable. In this collection, debtors are expected to repay the debt to the debt collector as though the passage of time had been worthwhile. This is strengthened by attempts to capitalize on the favors given to the debtor and a desire to avoid losing.

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