

# Language Register Around Debt Collectors at Illegal Fintech Lending Companies (Online Loans) Against Defaulting Debtors That Impact Legal Products Forensic Linguistic Review

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**Abstract.** This study aims to describe legal products in the form of (hate speech) related to the potential of the *Undang-Undang* ITE from the debt collector register at Illegal Fintech Landing companies (online loans) in their communication to defaulted customers. This study uses a qualitative descriptive research method with a review of forensic linguistics. The techniques used are listen, take notes, and screenshots. Based on the results of data analysis that has been carried out, it is found that data in the form and function of the debt collector register have an impact on potential legal products (hate speech). The forms of registers found are classified into two parts, namely lingual and open. Furthermore, the register functions found are classified into two parts, namely instrumental functions and problem solving functions. Then the context of the speech of legal products found in the form of threats to customers who fail to pay. From this research, it is hoped that there will be no misunderstanding in understanding and using the register language later

**Keywords:** debt collector register; forensic linguistics; legal product

## 1 Introduction

Communication has an important role in everyday life, and all of that cannot be separated from the function of a language. Language is a system of arbitrary sound symbols used by people to work together, interact, and identify themselves. This means that there is no mandatory relationship between the language symbol in the form of sound and the concept or understanding intended by the symbol (Chaer, 2007: 45). The branching unit of language that produces communication, one of which is sociolinguistics as a branch of linguistics views or places the position of language in relation to language users in society, because in social life humans are no longer as individuals, but as social communities. Ironically, communication is often misused, all of which has cause and effect, because humans in speaking will always be influenced by situations and conditions around them. Fishman states that who speaks what language to whom and when (Fishman, 1975: 15). Sociolinguistics is an interdisciplinary science that deals with linguistic problems in relation to social, situational, and cultural factors. One thing that is interesting and used as a closed communication medium is registers (language variations) among certain people. By definition, register is a variation of language used for a particular purpose, community or

job/profession. For example, the fields of journalism, military, agriculture, trade, education, and so on. (Chaer, 2004: 68) Register is a variety of language used for a specific purpose, as opposed to social and regional dialects (which vary due to speakers). Then it developed and was born one of the registers (language variations) among illegal non-OJK fintech debt collectors (Illegal Online Loans) which became an important concern for law enforcement in Indonesia and became one of the concerns of debtor victims, because there are so many registers (language variations). and confidential in this community which generally has the potential for intimidating language. The existence and emergence of this phenomenon, cannot be separated from the impact of covid-19 where the Indonesian people are looking for practical things in applying for online loans for consumptive needs and business capital. Then illegal Fintech from the results of th investigation by the Investment Alert Task Force (SWI) throughout February 2021. From 2018 to February 2021, SWI has closed 3,107 illegal fintech lending. Illegal fintech operates without OJK permission and usually does not comply with applicable business operational rules, so that many victims of debtors who are late paying are the target of online language intimidation, both billing intimidation language communication via WhatsApp or Text SMS. There are indications that they use the context of the language register because in its use it is easier to pursue the billing target, which on the other hand ignores the social and psychological impacts of illegal borrowers. From the explanation and the phenomenon of registering the illegal non-OJK fintech lending debt collectors, terms that are quite often found in WhatsApp text and SMS text, such as; “Hey dude, when are you going to pay: From one of these findings, the use of the term register is not just for nothing. There may be messages of information or motives that seem undisclosed from the general public to intimidate. Of course, with this communication, the community must find a way so that they can stay safe in pursuing the billing target, but it is ruled out that the text that has been appealed to debtors who fail to pay contains language products that are against the law.

## **2 Literature Review Sociolinguistics**

Sociolinguistics examines the relationship between language and society, which links two fields that can be studied separately, namely the formal structure of language by linguistics and the structure of society by sociology (Wardhaugh 1984: 4; Holmes 1993: 1; Hudson, 1996: 2). Sociolinguistics is an interdisciplinary field of science that studies language in relation to the use of that language in society (Chaer and Agustina 2003: 2). Bram & Dickey, (ed. 1986:146) stated that sociolinguistics focuses its study on how language functions in society. They also state that sociolinguistics seeks to explain human abilities using rules

### **2.1. Language Variation**

Maryono (2002: 18) divides the forms of language variation in the form of idiolects, dialects, speech levels, language variety and registers. The explanation of the five language variations can be explained as follows: 1. Idiolects are variations of language that are individual in nature, meaning that the distinctive nature of one's speech is different from the speech of others. Example: language that can be seen through the color of the sound. 2. Dialect is a variation of language that is distinguished by differences in the origin of speakers and differences in the social class of speakers, therefore, the concepts of geographic dialects

and social dialects (sociolects) emerge. Example: *enyong* means I which is used in certain areas, namely the Banyumasan area. 3. Speech levels are variations in language caused by differences in the speaker's perception of his relationship with the speech partner. Example: we give something to an older person using a different language than we give to a friend of the same age. 4. Language variety is a variation of language caused by differences from the speaker's point of view, place, subject matter and situation. In connection with this, it is finally recognized that there are various official languages (formal) and informal languages (casual, intimate). Register is a language variation caused by the specific characteristics of the user's needs, for example in written language there is advertising language, show language, article language, and so on, in spoken language there is comedy language, political language, prayer language, broker language and so on. Groesjean (1982: 136) suggests four factors that influence the choice of language variation in social interaction, namely (1) participants, (2) situations, (3) discourse content, and (4) interaction functions. Situational factors refer to (1) the location or setting, (2) the presence of a monolingual speaker, (3) the level of formality, and (4) the level of familiarity. Discourse content factors refer to (1) the topic of conversation, and (2) the type of vocabulary. The interaction function factor includes aspects (1) raising status, (2) creating social distance, (3) prohibiting entry/exiting someone from the conversation, and (4) commanding or asking for appropriate language in various situations namely the function of using language that is oriented to the mandate or purpose to be conveyed. Language in this function is used to express and convey thoughts or ideas and feelings of speakers or writers. 6. Information function, namely the use of language that functions as a tool to provide news or information so that other people can know.

### **3 Research Methods**

The method that will be used in this research is descriptive research. According to Sudaryanto (1986: 62) suggests that descriptive research is research that is carried out only based on existing facts or phenomena that are empirically alive in the speakers, so that what is produced is in the form of language variants which are usually said to be portraits, exposures as they are. This research is descriptive because the news presented is in the form of a narrative description obtained based on the situation under study. In addition, according to (Djajasudarma, 2006:16), descriptive method is a method of solving problems by collecting data, compiling, analyzing, classifying, and interpreting

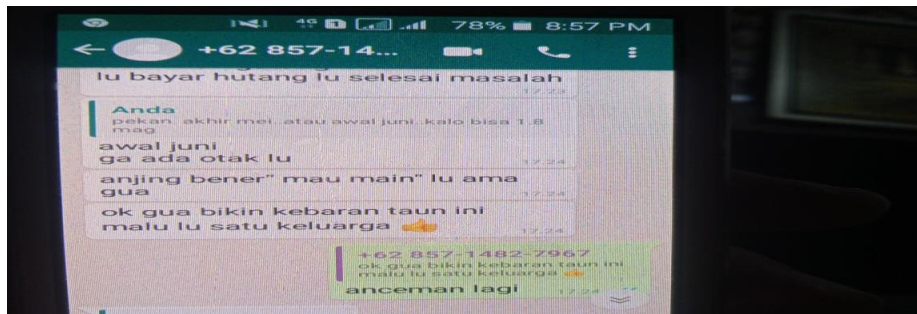
### **4 Results And Discussion**

The results of the research that have been carried out have presented various forms and functions of registering debt collectors in communication on WhatsApp social media. The data is divided into:

#### 4.1. Register Form

##### a) Register *Selingkung Terbuka*

This form of registration is more open with informal or spontaneous language. This register form also has a meaning associated with registers.



Gambar 1. data tangkapan layar

Hasil percakapan :

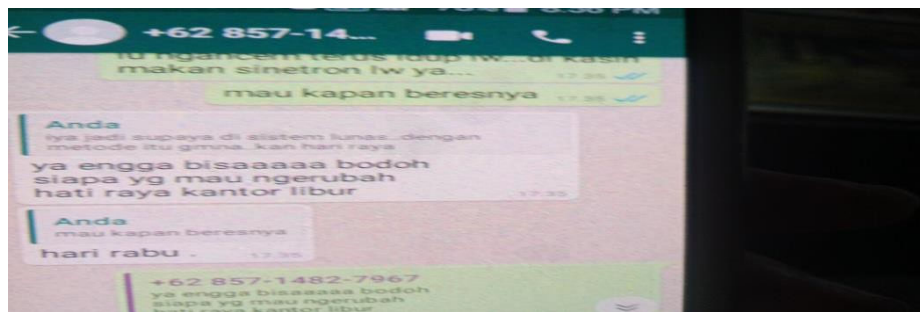
Debtcollector : “Awal juni Ga ada otak lu Anjing bener’ mau main’ lu ama gua Ok gua bikin lebaran taun ini mal ulu satu keluarga

Nasabah : “Anceman lagi”

All conversations from the narrative do not use official language, showing the form of an open envelope register.

##### b) Lingual Register

This lingual register is a form that goes through a morphological process, namely abbreviation. Abbreviation is the process of beheading one or several parts of a lexeme to a combination of lexemes, resulting in a new form with the status of a word (Sudjalil, 2018).



Gambar 2. data tangkapan layar

Hasil percakapan :

Debtcollector : “Ya engga bisaaaaa bodoh  
Siapa **yg** mau ngerubah hari raya kentor libur  
Hari rabu”

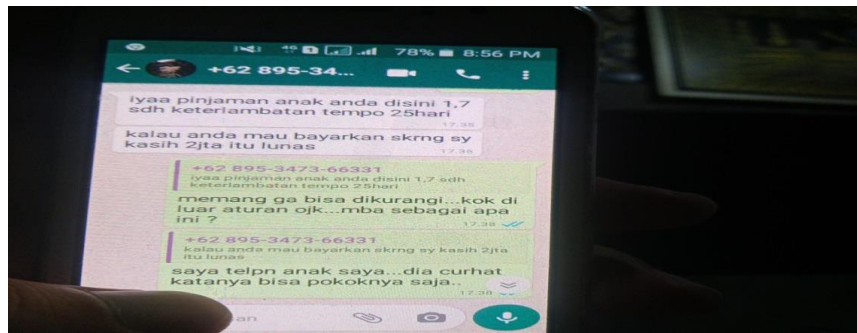
In the conversation, there are words (*yg/YG*) have gone through a morphological process and are considered to have the same meaning as words that are included in the lingual register category.

#### 4.2. Register Function

This context, register functions are the same as language functions. According to Halliday, language has seven functions, namely instrumental, regulatory, representational, interactional, personal, heuristic, and imaginative functions. However, in research related to health registers in the Covid-19 pandemic era in communication in various online media, four kinds of language functions were found, namely instrumental, regulatory, representational, and heuristic. The functions are:

a) Instrumental Function

Instrumental function is a language function that can be used to persuade, appeal and have an effect on the interlocutor or listener. The instrumental function can be used to regulate the behavior of the interlocutor or listener so that they believe the information conveyed is an accurate and accountable fact. The data are as follows:



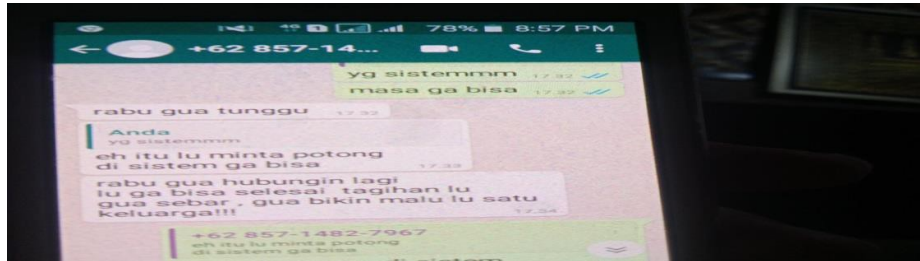
Gambar 3. data tangkapan layar

Hasil percakapan :

Debtcolector : *“Iya pinjaman anak anda disini 1.7 sudah keterlambatan tempo 25hari Kalau anda mau bayarkan sekarang sy kasih 2jta itu lunas”* The collector's conversation, there is a word ***Jika dibayarkan sekarang sy kasih 2 juta lunas***, The speaker tries to persuade and influence the speaker to follow directions.

b) Problem solving function

The problem-solving function or heuristic is the function of using language contained in expressions that ask for, according to, or state an answer to a problem or problem. The language used is usually as a tool to learn everything, investigate reality, find facts, and explain. used in this function is in the form of a question that demands an explanation or elaboration, for example “try explaining!”, “how does the process work...?” etc.



**Gambar 4.** data tangkapan layar

## 5 Conclusion

After conducting research on the register of illegal fintech debt collectors, in communication on WhatsApp, it can be concluded that the data found is classified into two parts, namely form and function. The forms of registers found from the results of this study are the forms of the lingual register, and the open envelope. The form of the lingual register consists of forms that have gone through a morphological process, namely abbreviation. Then, the open envelope register has a more open meaning and language that is not official or spontaneous. In addition to register forms, language functions are also found or in this context can also be called register functions. The function was found to be divided into two parts, namely instrumental function and problem solving/heuristic. The most dominant form is open environment because debt collectors contain more language that aims to influence, threaten, scare and remind, most of which use informal language. It is clear from several findings that the form and function of screenshot data, registers that are conveyed to customers, are dominant in the form of language threats which, when examined in depth, lead to the context of hate speech, and have the potential to produce legal reports.

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