



Discourse, Fiscal Policy, and Economic Justice: A Critical Analysis of the Narrative of Credit Restructuring for Inclusive Growth in Indonesia

Isnaeni *, Sry Wahyuni

Departement of Foreign Languages, Faculty of Languages and Literature, Makassar State University, Indonesia

*Email (corresponding author): isnaeni@unm.ac.id

Abstract. *This study examines the relationship between discourse, financial policy, and economic justice in Indonesia through a critical analysis of the narrative surrounding credit restructuring as presented in the president's speeches. Using a Critical Discourse Analysis (CDA) approach, this study aims to reveal how language is used to construct, legitimize, and critique economic policies related to credit access for various social groups, particularly large business owners and marginalized groups such as fishermen. The research data consists of speech acts in the president's public addresses, analyzed based on rhetorical strategies, lexical choices, and implicit meanings that reflect power relations and ideological positions. The findings indicate that this discourse simultaneously critiques the privileges of the economic elite while constructing a narrative of financial policy that is more inclusive for underrepresented groups. Furthermore, linguistic strategies such as irony, repetition, and contrast play a crucial role in reinforcing messages of economic justice and policy reform. This study contributes to interdisciplinary research by integrating linguistic analysis with economic policy discourse, and offers insights into the role of language in shaping public perceptions of financial inclusion and equitable growth. This study is also relevant to the Sustainable Development Goals (SDGs), particularly SDG 10.3 on reducing inequalities of outcome and ensuring equal opportunities in access to economic resources, as well as SDG 16.6 concerning the development of effective, accountable, and transparent institutions. Through the analysis of financial policy discourse, this study highlights how political language constructs narratives of economic justice, financial inclusion, and institutional responsibility in addressing unequal access to credit in Indonesia.*

Keywords: *Critical Discourse Analysis; Fiscal Policy; Economic Justice; Loan Restructuring; President of Indonesia*

1. Introduction

Financial policy, particularly those related to credit access and loan restructuring, constitutes one of the key instruments for promoting more inclusive economic growth. However, such policies do not operate solely within the technical domain of economics; they are also shaped and understood through the language used in the public sphere, especially in political speeches. In this context, language functions not only as a means of conveying information but also as a tool for framing social reality, building policy legitimacy, and representing power relations among social groups. Therefore, discourse on credit restructuring is an important object of study, as it reflects the dynamics of unequal access between large business actors and smaller community groups, such as fishermen.

In addition, this study is closely related to the global development agenda reflected in the Sustainable Development Goals (SDGs). The issue of unequal access to credit and <https://journal.scitechgrup.com/index.php/jsi>

financial restructuring discussed in this research corresponds to SDG 10.3, which emphasizes equal opportunity and the reduction of inequalities of outcome, particularly in access to economic resources and financial services. At the same time, the discourse surrounding government intervention and financial policy transparency is relevant to SDG 16.6, which promotes effective, accountable, and transparent institutions. By examining how political discourse constructs narratives of economic justice and financial inclusion, this study contributes to broader discussions on sustainable and inclusive development.

Recent studies over the past five years demonstrate that economic policy discourse is inherently non-neutral. Political communication in the economic domain frequently employs framing strategies to shape public perceptions of resource distribution and policy priorities (Bosman et al., 2021; Nerlich, 2020; KhosraviNik, 2022). These studies show that representation in economic discourse is often imbalanced, with dominant groups portrayed as more rational and capable than marginalized groups (Baker et al., 2023; KhosraviNik, 2022). Contemporary developments in Critical Discourse Analysis (CDA) further emphasize how language functions to legitimize policy decisions while simultaneously obscuring structural inequalities embedded in economic systems (Mullet, 2020; Wodak, 2021; Flowerdew, 2023).

Studies on financial inclusion also reveal persistent disparities. Empirical evidence indicates that access to financial services remains uneven, particularly affecting vulnerable and rural populations (Demirgüç-Kunt et al., 2022; Sahay et al., 2020; Ozili, 2021). Within discourse, economic policy narratives often employ rhetorical strategies such as metaphor, contrast, and evaluative language to reinforce ideological perspectives and influence public opinion (Charteris-Black, 2021; Koller, 2020; Musolff, 2021). Recent research on metaphor and political communication confirms that figurative language plays a crucial role in simplifying complex economic issues while subtly guiding public interpretation (Burgers et al., 2021; Flusberg et al., 2022).

Recent research in political communication also highlights the persuasive role of rhetorical strategies such as irony, repetition, and rhetorical questions in shaping audience interpretation and engagement (Ilie, 2020; Partington et al., 2021; Fetzer & Bull, 2020). These strategies not only construct evaluative meanings but also guide audiences toward particular ideological positions. Furthermore, media discourse studies show that mass media plays a significant role in amplifying and reframing political messages, thereby influencing how economic issues are understood by the public (Chouliaraki, 2021; Maly, 2020).

In Indonesia, however, research specifically examining financial policy discourse from a linguistic perspective remains relatively limited. Most existing studies focus on economic or normative public policy aspects without exploring how language constructs meaning and legitimacy. Nevertheless, recent studies have begun to explore how political language reflects power relations and ideological interests in public communication contexts (Wibowo & Gunawan, 2021; Heryanto, 2020). Political speeches, as a form of public communication, frequently employ linguistic strategies such as irony, repetition, and contrast to emphasize key messages directed at the public.

The President's speech on credit restructuring and the practice of haircut credit provides a relevant case for analysis. The speech reflects criticism of practices perceived as benefiting large business actors while simultaneously emphasizing the importance of policies that support marginalized groups, particularly fishermen. Moreover, the use of

various linguistic strategies illustrates how issues of economic inequality are constructed and communicated to the public.

Based on the above considerations, this study aims to analyze the discourse on credit restructuring in the presidential speech using a Critical Discourse Analysis approach. The focus is on identifying the linguistic strategies employed in constructing financial policy narratives and examining how the discourse represents power relations and economic inequality.

Thus, this study is expected to contribute to the development of linguistic research, particularly in the analysis of public policy discourse, while also enriching interdisciplinary perspectives between linguistics and political economy in the context of more inclusive development.

2. Methods

This study uses a qualitative approach using Critical Discourse Analysis to examine the relationship between language, financial policy, and power relations in political discourse. This approach allows for analysis not only of linguistic aspects but also of the ideological meanings and underlying social context. The analytical framework refers to Fairclough's (1995, 2010) model, which encompasses three dimensions: text, discursive practice, and social practice.

The research data consists of the President of the Republic of Indonesia's speeches regarding credit restructuring and the practice of haircut credit during the Indonesia Economic Outlook 2026 forum. The data were taken from a YouTube video from the IDX Channel (February 2026) broadcasting President Prabowo Subianto's speech at Wisma Danantara, Jakarta, on February 13, 2026.

Data collection was conducted through documentation techniques by listening to and transcribing relevant sections of the speech. The analysis was conducted in three stages: text analysis (linguistic and rhetorical elements), discursive practice analysis (the process of production and dissemination through digital media), and social practice analysis (the underlying socio-economic context).

Data validity was maintained through theoretical triangulation and consideration of social, political, and economic contexts. This research aims to shed light on the role of language in shaping public perceptions regarding financial policy and economic justice.

3. Results and Discussion

3.1. General Description of Discourse

All figures Based on the analysis of the President's speech regarding credit restructuring and the practice of haircut credit, it was found that the discourse constructed was not only informative, but also persuasive and ideological. The speech included criticism of economic practices deemed unfair, particularly regarding the treatment of financial institutions towards large businesses compared to fishermen, a marginalized group.

Within the framework of Critical Discourse Analysis, this discourse demonstrates the construction of social reality that positions entrepreneurs as a group with privileged access to financial policies, while fishermen are represented as a group receiving less attention. This suggests an effort to construct more inclusive policy legitimacy through language.

3.2. Text Analysis: Linguistic Strategies in the Speech

Table 1. Identification of Linguistic Strategies in the Discourse are cited.

No.	Citation Speech	Linguistic Strategy	Function in Discourse
1	<i>"minta belas kasihan perpanjangan"</i>	Metaphor/Euphemism	Weakening the image of entrepreneurs and creating an impression of dependency
2	<i>"Mana menteri-menteri pengusaha?"</i>	Rhetoric (Rhetorical questions)	Emphasizing criticism indirectly
3	<i>"Enaknya sendiri haircut-haircut!"</i>	Repetition + Irony	Satirizing practices perceived as unfair
4	<i>"Masa nelayan-nelayan kita nggak kita berdayakan?"</i>	Contrast + Rhetoric	Comparing the treatment of two groups
5	<i>"Banyak yang nangis di pulau-pulau terpencil"</i>	Hyperbole	Strengthening empathy toward marginalized groups

As shown in Figure 1, it was found that the presidential speech employs various linguistic strategies to construct meaning while reinforcing ideological messages within the discourse of financial policy. One prominent strategy is the use of metaphor and euphemism, as seen in the expression *"minta belas kasihan perpanjangan"*. This choice of diction not only simplifies the technical term of credit restructuring but also constructs an image of entrepreneurs as parties dependent on the leniency of the financial system.

Metaphors in political discourse function as cognitive tools to frame reality and influence public perceptions of social actors (Charteris-Black, 2021). Thus, the expression implicitly serves to weaken the symbolic position of entrepreneurs as strong and independent economic actors.

In addition, the use of rhetorical questions, such as *"Mana menteri-menteri pengusaha?"*, indicates a rhetorical strategy used to convey criticism indirectly. This question is not intended to elicit an answer but rather to emphasize a critical stance toward practices perceived as unfair, while also engaging the audience in evaluating the situation under discussion. Rhetorical questions in political speeches function as persuasive devices to guide the audience toward certain conclusions without stating them explicitly (Ilie, 2020).

Another dominant strategy is the use of repetition combined with irony, as illustrated in the expression *"Enaknya sendiri haircut-haircut!"*. The repetition of the word "haircut" serves to intensify emphasis while conveying satire toward practices considered beneficial to certain groups. The ironic tone reflects disapproval of such practices, thereby strengthening the critical message within the discourse. This finding supports research showing that irony and repetition in political discourse are often used to reinforce evaluative stances and create stronger rhetorical effects on audiences (Partington et al., 2021).

Furthermore, the use of contrast combined with rhetorical questions, as in the sentence *"Masa nelayan-nelayan kita nggak kita berdayakan?"*, functions to compare the treatment of two different social groups. Through this strategy, the discourse clearly highlights inequality between large business actors and fishermen, while directing the audience toward the understanding that marginalized groups should receive greater attention. Contrast strategies in political discourse are often used to construct binary

oppositions between dominant and subordinate groups in order to strengthen the speaker's ideological position (Wodak, 2021).

Finally, the use of hyperbole in the expression "*Banyak yang nangis di pulau-pulau terpencil*" demonstrates an effort to build empathy toward fishermen as a disadvantaged group. Although exaggerated, this expression is effective in reinforcing the emotional dimension of the discourse, encouraging the audience to perceive the issue as urgent and requiring serious attention. This finding is consistent with studies showing that emotional elements in political discourse play an important role in shaping the public's affective responses to social issues (KhosraviNik, 2022).

These various linguistic strategies indicate that language in political speeches functions not only as a means of communication but also as a strategic tool to shape perceptions, convey criticism, and build legitimacy for proposed policies. This reinforces the view that political discourse is a social practice inseparable from power relations and ideological interests.

The findings across the three dimensions of Fairclough's Critical Discourse Analysis demonstrate an interconnected relationship between textual strategies, discursive practice, and social practice. At the textual level, linguistic devices such as irony, repetition, rhetorical questions, and contrast are strategically employed to construct evaluative meanings and emphasize inequality in credit access. These linguistic constructions are then reproduced and amplified through discursive practices, particularly through mass media dissemination that expands the reach and influence of the presidential narrative.

At the level of social practice, the discourse contributes to reinforcing and simultaneously challenging existing structural inequalities by legitimizing policies framed as more inclusive toward marginalized groups such as fishermen. Thus, the linguistic strategies identified in the speech function not only as rhetorical tools but also as mechanisms that shape public understanding of economic justice and institutional responsibility.

3.3. Analysis of Discursive Practice

At the level of discursive practice, the speech does not stand alone but forms part of broader political communication. The discourse is produced within an official economic forum and subsequently disseminated through mass media, enabling it to reach a wider audience.

The speech demonstrates a deliberately designed communication strategy to:

- a. attract public attention through an informal style of language (e.g., use of humor and irony)
- b. shape public opinion regarding inequality in credit access
- c. build legitimacy for government policies that are more pro-people

Table 2. Discursive Functions of the Discourse

Aspect	Finding	Implication
Production	Delivered in a national economic forum	Has high authority
Distribution	Quoted by mass media	Expands the reach of discourse
Consumption	Received by the wider public	Shapes perceptions of economic justice

As shown in Figure 2, at the level of discursive practice, the discourse in the presidential speech can be understood through three main aspects: production, distribution, and consumption. From the perspective of production, the speech was delivered in a national economic forum with high legitimacy and credibility. This context grants authority to the discourse produced, so that the statements conveyed are not merely viewed as personal opinions, but as representations of the direction of government policy.

These findings are in line with the perspective that political communication not only conveys information, but also frames issues of economic justice through particular discursive strategies in order to build legitimacy and influence public perception (Bosman, Schulpen, & Nelissen, 2021). In this context, institutional spaces serve as important means of constructing discursive authority while simultaneously strengthening the ideological position of political actors before audiences. Power relations in Indonesian political speeches are reflected through the use of persuasive and ideological language, indicating that discourse produced in official forums has a significant influence on the formation of public opinion (Wibowo & Gunawan, 2021).

In terms of distribution, the discourse is not limited to official forums, but is also disseminated through mass media and digital platforms, thereby reaching wider audiences. This process demonstrates that the media plays a strategic role in reproducing as well as reframing political messages. The media tends to select and emphasize particular aspects of economic-political discourse considered appealing or controversial, thereby influencing public attitudes toward social issues and economic inequality (Baker, Gabrielatos, & McEnery, 2023). In addition, digital communication further reinforces the reproduction of social inequality through the massive and repetitive circulation of discourse within digital public spaces (KhosraviNik & Esposito, 2022).

Meanwhile, in the aspect of consumption, the distributed discourse is received by a wider public with diverse social backgrounds. This process is active in nature, as audiences interpret messages based on their own experiences and social positions. In this context, the constructed discourse has the potential to shape public perceptions of economic justice, particularly regarding unequal access to financial policies. This is in line with findings suggesting that political discourse has a significant influence in shaping social cognition, especially in representing the relationship between dominant and marginalized groups (KhosraviNik, 2022).

Furthermore, research also indicates that access to financial services is a key factor in shaping public perceptions of economic justice (Demirgüç-Kunt et al., 2022). In relation to the analyzed discourse, the representation of fishermen as a group with limited access to credit reinforces the narrative of the need for more inclusive policies. Thus, the consumption of discourse not only produces an understanding of the message content but also contributes to shaping public attitudes and evaluations of the proposed economic policies.

3.4. Social Practice Analysis: Representation of Power and Inequality

At the level of social practice, this discourse reflects the reality of inequality within the economic system. Large entrepreneurs are represented as a group with greater access to financial facilities, while fishermen are portrayed as a marginalized group with limited access and weaker positioning within the economic structure.

Table 3. Representation of Social Groups

Group	Representation in Discourse	Ideological Implications
Large entrepreneurs	Having privilege and frequently receiving relief	Critique of economic elites
Fishermen	Marginalized and in need of assistance	Legitimization of inclusive policies
Government	Acting as an intermediary and provider of solutions	Construction of a pro-people image

At the level of social practice, the discourse in the presidential speech reveals the construction of differing representations of three main actors: large business actors, fishermen, and the government. Each group is represented through language choices that are not neutral but are loaded with specific ideological meanings.

As shown in Figure 3, large business actors in discourse are portrayed as a group that enjoys privileges within the financial system, particularly in terms of access to credit restructuring and haircut credit practices. This representation contributes to the construction of an image that this group often receives advantages not always available to others. Ideologically, this construction functions as a form of critique toward economic elites. These findings are consistent with research indicating that political discourse tends to represent dominant groups as having greater access to resources, thereby raising public awareness of structural inequalities (KhosraviNik, 2022).

In contrast, fishermen are represented as a marginalized group with limited access to financial facilities. The use of emotionally charged expressions, such as depictions of hardship in remote areas, reinforces the position of fishermen as a group in need of attention and government intervention. This representation not only builds empathy but also serves to legitimize policies oriented toward financial inclusion. This aligns with findings that emphasize that financial inclusion narratives are often constructed through the representation of vulnerable groups as those in need of more equitable access to the economic system (Demirgüç-Kunt et al., 2022).

Meanwhile, the government is represented as an actor that serves both as a mediator and as a solution to the existing inequalities. In the discourse, the government is portrayed as present to provide fairer policies, particularly through programs aimed at empowering fishermen and facilitating access to credit. This representation contributes to constructing an image of the government as pro-people and responsive to the needs of lower-income communities. This finding is consistent with research stating that political discourse is often used to build the legitimacy of power through the construction of a positive image of government actors as protectors of public interests (Wodak, 2021).

The representation of these three groups demonstrates a clear pattern of opposition between dominant and marginalized groups, with the government positioned as a mediator offering solutions. This pattern not only reflects social reality but also functions as an ideological strategy to build public support for the proposed policies.

3.5. Strategi Ideologis dalam Wacana

Further analysis shows that the discourse contains several key ideological strategies:

1. Delegitimization of economic elites

Large entrepreneurs are portrayed as parties *"minta belas kasihan"*, which reduces their legitimacy independent economic actors.

2. Legitimization of government policies

Policies supporting fishermen are positioned as solutions to existing inequalities.

3. Framing of economic justice

The discourse is framed as an effort to create a more equitable and inclusive economic system.

Table 4. Ideological Strategies

Strategy	Linguistic Form	Purpose
Critique of elites	Irony, repetition	Reducing legitimacy
Empathy toward marginalized groups	Hyperbole, emotional narrative	Building public support
Legitimization of policy	Normative statements	Strengthening the position of the government

Further analysis shows that the discourse in the presidential speech is constructed not only through word choice but also through structured ideological strategies. The first prominent strategy is criticism of economic elites, realized through the use of irony and repetition. Through these linguistic devices, practices such as credit restructuring and haircut credit are portrayed satirically, thereby implicitly undermining the legitimacy of large business actors.

The use of irony allows criticism to be conveyed without direct confrontation, while repetition serves to reinforce emphasis on the issues being highlighted. Irony in political discourse is often used as an evaluative strategy to criticize particular groups while influencing audience attitudes (Partington et al., 2021).

The second strategy is the construction of empathy toward marginalized groups, particularly fishermen, realized through the use of hyperbole and emotional narratives. Expressions that depict the hardships of fishermen function to evoke affective responses from the audience, thereby strengthening support for policies that favor these groups. In this context, language functions not only as a descriptive tool but also as a means of mobilizing public emotion. The emotional dimension in political discourse plays an important role in building solidarity and support for groups represented as victims of injustice (KhosraviNik, 2022).

The third strategy is the legitimization of government policies, which is realized through the use of normative statements. These statements emphasize that the proposed policies are appropriate and necessary measures to achieve economic justice and reduce social inequality. In this context, the government is positioned as a rational actor possessing moral authority and responsibility in addressing public issues. Discursive strategies in political communication are often employed to frame economic policies as legitimate actions that serve the interests of the broader society (Bosman, Schulpen, & Nelissen, 2021).

This strategy also functions to strengthen public trust in the proposed policies. The use of normative and persuasive language in political speeches becomes an important means of building legitimacy while reinforcing power relations between the government and society. Ideological language in Indonesian political speeches is used to portray the government as a party with the authority and capacity to resolve social problems (Wibowo



& Gunawan, 2021). In addition, the use of figurative framing in political discourse can enhance the persuasive power of messages, making the proposed policies more easily accepted by the public (Burgers, Konijn, & Steen, 2021).

These three strategies demonstrate that political discourse functions not only to convey information but also as an ideological tool used to influence public perspectives. Through a combination of criticism of elites, the construction of empathy toward marginalized groups, and the legitimization of policy, the discourse is able to guide the audience toward a particular understanding of economic justice and the government's role in achieving it.

3.6. Research Limitations and Future Directions

This study has several limitations that should be acknowledged. First, the data analyzed were limited to a single presidential speech delivered in one specific political and economic context. Consequently, the findings cannot be generalized to all government policy discourses or to speeches delivered by other political actors.

Second, this study did not incorporate audience reception data; therefore, it cannot fully verify how different social groups actually interpreted and responded to the discourse on credit restructuring and economic inequality. Audience interpretation may vary depending on social, economic, and political backgrounds.

Third, this research did not conduct a comparative analysis with similar speeches from previous administrations or different political periods, which limits the ability to examine shifts and continuities in economic policy discourse over time.

Future studies are encouraged to conduct longitudinal Critical Discourse Analysis on economic policy discourse in Indonesia in order to identify changing ideological patterns across different administrations and political contexts. In addition, mixed-methods approaches integrating discourse analysis with public opinion surveys or audience reception studies would provide a more comprehensive understanding of how economic narratives are interpreted and negotiated within society.

Conclusion

Based on the analysis, it can be concluded that the discourse in the presidential speech on credit restructuring and haircut credit does not merely function as a medium for policy information, but also as a means of constructing meaning, ideology, and the legitimacy of power. Through Critical Discourse Analysis, it is evident that language is strategically used to represent relations between social groups, particularly between large entrepreneurs as dominant actors and fishermen as marginalized groups.

At the textual level, the use of linguistic devices such as metaphor, irony, repetition, rhetorical questions, contrast, and hyperbole plays an important role in delivering both persuasive and evaluative messages. These strategies not only strengthen criticism of perceived unfair economic practices but also build empathy toward groups with limited access to financial resources.

At the discursive practice level, the discourse is produced within a highly legitimate institutional context and then disseminated through mass media, enabling it to reach a wider audience and amplify its influence in shaping public opinion. Meanwhile, at the social practice level, the discourse both reflects and reinforces the reality of unequal access to

finance, with the government positioned as an actor offering solutions through more inclusive policies.

Furthermore, the study identifies three main ideological tendencies: the attempt to criticize or weaken the legitimacy of economic elites, the construction of empathy toward marginalized groups, and the strengthening of government policy legitimacy. These tendencies work simultaneously to shape public understanding of economic justice and policy direction. Thus, the discourse not only reflects socio-economic conditions but also contributes to shaping them.

This study also demonstrates that discourse on financial inclusion and economic justice is strongly connected to broader sustainable development goals, particularly SDG 10 concerning the reduction of inequalities and SDG 16 regarding accountable and transparent institutions. By criticizing unequal access to credit while legitimizing more inclusive financial policies, the discourse contributes to shaping public understanding of institutional responsibility and equitable economic development. Therefore, the analysis of political and financial discourse is important not only for linguistic studies but also for evaluating how language supports broader agendas of social justice and sustainable development.

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Conflicts of Interest

The authors declare no conflict of interest.

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