

# The Impoliteness of Slurs in Debt Collectors' Conversation to Online Debtors

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## Abstract

The phenomenon of impoliteness act penetrates in all areas of work. It happens because almost jobs involve power, so the level of person's power affects a person's chances for committing slurs impoliteness towards someone with power below them indirectly. This study highlights the slurs impoliteness committed by debt collectors towards their online debtors, which is also a novelty in this study. Online loans used as a sure-fire way to deal with fast financial problems and an easy transaction process, so many people are tempted. It will be the worst consequences if the overdue payment occurs. The level of power possessed by the Debt Collector is very high interest to bill the loans. The aim of this study is to reveal the variation of slurs made by debt collectors to their online debtors. Pragmatics is the right lens to see this language phenomenon, because it cannot be separated from the context of the speech events. This research is descriptive qualitative research. This research has a fixed case study paradigm because it focused on speech data (in the speech event of billing for debt) by Debt Collectors against their online Debtors. The research's location is the conversation between Debt Collectors and Online Debtors in Indonesia through the WhatsApp application. This study uses a purposive sampling technique to achieve the research objectives. The researchers validate the data-by-data sources triangulation and data acquisition methods triangulation. Data collection techniques is carried out by focus group discussions with pragmatic experts. Data analysis techniques used domain, taxonomic, componential and cultural analysis. The results of this study indicate a variety of slurs made by Debt Collectors against their Online Debtors, such as: demanding, relating to family or co-workers, giving inappropriate job suggestions, relating to death, thinking ability, physical appearance, and religion or certain beliefs.

**Keywords:** slurs, impoliteness, debt collector, online loans, pragmatic

## 1. Introduction

This research stems from the emergence of the language phenomenon of language impoliteness in a speech community whose function has begun to shift. The strategy of impoliteness is often denoted as a form of ice-breaker and an attempt to eliminate the distance between speech participants. In other words, the use of impoliteness strategies, especially slurs, has a positive purpose in speech events. Over time, slurs represent an impoliteness strategy that actually tries to show a significant distance between speech participants in the speech community. This of course is not only influenced by that factor alone, but the game of power or the level of power as well as the potential for face attack combine to realize slurs as a form of impoliteness strategy. This research is located in the conversation between Debt Collector and Debtor with Whatsapp media which contains billing with the maturity determined by each online loan. Slurs are widely used in collection speech events because of the level of power associated with the professional position of the Debt Collector and the collectible party. This distorts the fact that slurs are often used to break the ice and create intimacy. In collection speech events, slurs are

not used with positive intension at all, on the contrary, it is an attempt to attack face or as a form of impoliteness strategy in speech.

This research is closely related to the context of the speech situation so that the study of this research is Pragmatics. In addition to the context of the situation, this research also looks at the intention of the speech participants to convey the speech either directly received or understood through conversational implicature. Slurs have become a manifestation of language impoliteness. Unconsciously, the perpetrators of language impoliteness do not feel that they have eliminated or attacked the face of speech partners. Moreover, on the basis of the demands of professionalism, their work disguises the level of power that exists in the speaker without involving social factors such as age. This research will look at the variations of slurs that exist in online loan collection speech events in Indonesia.

Pragmatics is the approach from this investigation. This investigation is the pieces of impoliteness study. Culpeper (2005) defines that "impoliteness comes about when: 1) the speaker communicates face-attack intentionally, or 2) the hearer perceives and constructs behavior as intentionally face-attack, or a combination of (1) and (2)". Mullary (2008) focuses on the second element of this description and claims that it takes into account both the intentionality of a speech act as well as the involvement of the hearer. To put it another way, the speaker may attack the listener's face intentionally but the listener does not recognize it as such, or vice versa, the speaker may not intend to attack the listener's face but the listener invents an intentional face-attack. Impoliteness is therefore created through interaction, which calls for both the speaker and the addressee to study the discourse and cues that are employed in a given engagement. In addition, Culpeper (2005) makes two observations regarding his updated definition. The first is that Goffman's thoughts about what impoliteness is not are relevant because purpose is the definition's key component. Though it can be elicited through dialogue, recognizing intention is not a simple process. Second, the understanding offense is still presented through the idea of face.

This research is based on several studies that have been conducted on slurs. The first research was conducted by Ralph Difrano and Andrew Morgan (2023) with the title "No Harm, Still Foul: On the Effect-Independent Wrongness of Slurring" which was published in the *Journal of the American Philosophical Association* Vol 10 2023. This research shows intuitively that speakers who use slurs to refer to others are said to be doing something morally inappropriate. Insults directed at oneself or even to talk to an already bigoted person can still be judged cruel. The article also offers moral guidelines that deal with the metalinguistic and pedagogical aspects of insults.

The next research with the title "Racial Slur detection using Natural Language Processes" was written by Vatsal Gupta, J. Godwin Ponsam, and Chanakya Vangavarapu (2023) published in the *Proceedings of the International Conference on Artificial Intelligence and Knowledge Discovery in Concurrent Engineering, ICECONF 2023*. The result of this study is that any statement or phrase that disparages a group of people because of gender identity, race, sexual orientation is called a racial slur. Hatred, distrust, and intolerance are also often spread through hate speech. It can also be used to hurt or frighten others. In addition, hate speech can also damage trust between groups.

Furthermore, research with the title "Slurs, Synonymy, and Taboo" by Sandy Berkovski Y (2023) published in the *Australasian Journal of Philosophy* Vol 101, page 423-439. This research concludes that swearing has the same linguistic properties as neuter words, yet there is not much supporting literature. This research also produces conventional and taboo meanings of the use of slurs. The next research was conducted by Lotte Hogeweg and Monique Neuleman (2022) with the title "The hurtfulness of slurs, nouns and adjectives as group labels" published in *Linguistics in the Netherlands* Vol 39 issue 1 pages 72-87. The result of this study is that slurs are defined as attempts to denigrate groups of people. While there is much discussion about insults, they are usually characterized by the association of neutral nouns. This article will explore the difference between neutral and offensive group labels. The result of this mini-research is that insults are indeed considered more hurtful than the corresponding neutral nouns, but at least some of the nouns themselves are considered more hurtful than the combination of adjectives.

Pasi Valtonen's (2022) research entitled "Generic inferential rules for slurs and contrasting senses" published in *Theoria* (Sweden) Vol 88 Issue 5 pages 1037-1052 produces a new perspective on the relationship between slur terms and their neutral equivalents with an inferentialist view of slurs. Slurs and their equivalents have contrasting senses. Research entitled "Slurs and Redundancy" by Y. Sandy Berkovski (2022) published in *Philosophia* (Unites States) vol 50, issue 4, pages 1607-1622 results in that of the many theorists who write about insults, the basic premise of all these views that insulting content is conveyed with slurs, is very dubious.

The next research was conducted by Blanca Cepollaro and Dan Lopez de Sa (2022) with the title "Who Reclaims Slurs?" which was published in *Pacific Philosophical Quarterly* Vol 103 issue 3 pages 606-619. The result of this research is that Reclamation is usually considered a phenomenon in which in-groups use slurs to express pride, foster friendship, or subvert discriminatory structures.

The next research with the title "Epistemic Slurs: A Novel Explicandum and Adequacy Constraint for Slur Theories" by Adam Patterson (2022) which has been published in *Erkenntnis* vol 87 issue 4 pages 2029-2046. This research states that there are some slurs that are clearly insulting and to the extent that the slur denigrates the ability or epistemic capacity of its target as a group member.

Furthermore, research conducted by Arthur Sullivan (2022) with the title "Semantic Dimensions of Slurs" which has been published in *Philosophia* (United States) Vol 50 issue 3 pages 1479-1493. This research maps slur accounts on a spectrum (semantic and nonsemantic). The findings in this study include that slurs are irrevocable and ignorance of the dimensions of slurs should be considered as ignorance of the literal meaning, the linguistic meaning as opposed to the conditions of proper use.

The next research entitled "Slurs under quotation" by Stefan Rinner and Alexander Hieke (2022) has been published in *Philosophical Studies* vol 179 issue 5 pages 1483-1494. The researchers propose that insults are offensive because they use prohibited words. Insult content theory provides an explanation of the fact that quoted insults can cause offense. Insults are also used to reinforce negative attitudes towards the target group.

Furthermore, research conducted by Stefan Rinner (2022) with the title "Slurs and Freedom of Speech" which has been published in the *Journal of Applied Philosophy* 2022. The result of this research is that slurs can be used to express insulting information with neutral word equivalents. The options to avoid the negative impact of insults; limiting freedom of speech or arguing that insulting information expressed by insults is not covered by freedom of speech.

Research titled "Pedagogy to Deconstruct Anti-Blackness: Three Conversations With White Children About a Racial Slur" by Rhianna K. Thomas (2022) which has been published in *Multicultural Perspectives* vol 24 issue 1 pages 44-50 shows that as a contrast to the discourse of racial avoidance, the researcher has shared three conversations regarding a racial slur known as the N-Word. These conversations were documented as part of an autoethnography of parents attempting to implement antiracist pedagogy as white parents of white children. This research is also complemented by the views or preparation of young people to take the same actions to avoid essentializing any taste group and helping children understand power and agency.

Furthermore, research entitled "Generic View of Gendered Slurs and the Subset Argument" by Pasi Valtonen (2022) which has been published in the *Journal of the American Philosophical Association* vol 8 issue 4 pages 762-779. This study found that insults can be seen in terms of swearing. Slur terms are coexistential with neutral equivalents. Insults can also be seen from gender that accommodates neutral slurs. Not only that, slurs can also be related to certain ethnicities or races.

Research titled "Focus on slurs" by Poppy Mankowitz and Ashley Shaw (2022) which has been published in *Mind and Language*, states that a speaker can imply metalinguistic claims conversationally about the accuracy of the expression of focused slurs. The next research entitled "A rich-lexicon theory of slurs and their uses" by Dan Zeman which has been published *Inquiry* (United Kingdom) vol 65 issue 7 pages 942-966. The results of this study presented data involving the use of the Romanian swearword 'tigan'. This type of usage is potentially problematic for existing insult theories. Insult variations are also found in the use of polysemy.

The next research is entitled "Word norms and measures of linguistic reclamation for LGBTQ+ slurs" by Daniel Edmondson (2021) which has been published in *Pragmatics and Cognition* vol 28 issue 1 pages 193-221. The result of this study is a clear correlation pattern between property and reclamation behavior. Differences in age and level of familiarity are also differences in gender identity and sexual identity that are influenced by the target of insults. Furthermore, research with the title "The resistant effect of slurs: A nonpropositional, presuppositional account" by Alba Moreno Zurita and Eduardo Perez Navarro (2021). This research has been published in *Dalmon Journal* issue 84 pages 31-46 2021. This research aims to explain the resistance to invalidation, rejection, and revocation exhibited by slurs. The utterance of sentences featuring slurs requires certain components to be part of the common ground, but these components are not propositions but world order.

The next research is entitled "Exactly why are slurs wrong?" by Thaddeus Metz (2021) which has been published in *Dalmon Journal* issue 84 pages 13-19. This article provides a comprehensive and fundamental explanation of why racial epithets and similar slurs are immoral for whatever reason. Three broad lines suggest that they are immoral because they are harmful (welfarism), because they undermine autonomy (Kantianism), or because they are unfriendly (an under-considered, relational approach informed by ideas from the Global South).

Furthermore, a study entitled "Slurs as ballistic speech" by Richard P. Stillman (2021) which has been published in *Synthese Journal* Vol 199 issue 3-4 pages 6827-6843. Slurs are words that have a tendency to bring up painful memories and experiences for members of the target community. It is this tendency to evoke distressing associations that makes slurs such a powerful verbal weapon. According to ballistic theory, slurs become powerful insults because they allow their users to maliciously inflict harmful associations on their target groups. Finally, a study entitled "Slurs as Illocutionary Force Indicators" by Chang Liu (2021) which has been published by *Philosophia* (United States) vol 49 issue 3 pages 1051-1065. Insults are words that are insulting and used to denigrate certain groups. This article also discusses the features of insults rather than the speech act approach.

Based on the review above, the researcher has a chance to do the study of slurs in this research. The researcher feels that this research is necessary. Because, slurs is included in the impoliteness act that must be learned. The variation of slurs indicate that DC has many chances or ways to make the D scary, so the D will pay their bill because of the force and face attack by the DC. So, the researcher argued that this research is interesting to do. Next, the research problem of this study is what are the types of slurs indicated by the DC to D?

## 2. Research Methods

This research is a descriptive qualitative research. This research is said to be qualitative research because it starts from language phenomena that occur in a speech community, while descriptive means that this research is used to describe language phenomena that are developing in society. The paradigm of this research is a case study because it focuses on the utterances in the billing speech situation which involves slurs. The research location and at the same time the source of data for this research is in the conversation between Debt Collector and Debtor through Whatsapp media. The data in this study is the form of slurs in the conversations of Debt Collectors and Debtors of Online loans in Indonesia.

Data collection techniques were carried out through discussions with Pragmatics experts and direct sources. Researchers also used the free listening technique (SBLC) in data collection, so that researchers did not play a role in the emergence of data. The data analysis method used is the pragmatic equivalent method, because the determining tool for the appearance of data is the speech partner in the conversation.

## 3. Results and Discussion

### 3.1. Types of Slurs Without Referents

This type of slurs has no referent, either a noun or an adjective. Its relation with impoliteness act is the intension to attack back the speech partner. The following is an example of data that represents this type of slurs without referents in the form of words.

- DC : Debt collector sudah jalan dari hari kemarin, utk ambil dana penuh sesuai alamat kirim barang. Bisa diselesaikan di aplikasi atau dengan debt collector di alamat? Jangan sampai besok/hari ini debt collector sudah tiba di depan rumah anda. Bayar LUNAS SPinjam/SPayLater anda sekarang!
- D : **JANCOK**

In the conversation above, DC (Debt Collector) made a collection against D (Debtor). It can be seen from DC's speech that he has attempted to collect directly. This condition puts the debtor at a disadvantage because the options offered by DC are all burdensome to the debtor. The options offered are DC coming directly to the debtor's home address or another option DC asking the debtor to pay the bill in full through the application. With such urgent conditions, the debtor tried to counterattack DC using slurs without referents in the form of words with capital letters and without punctuation marks. The capital letters here indicate the debtor's anger towards the two options offered.

### 3.2. Types of Slurs with Abusive Verbs

This type of slurs is closely related to the accuracy of the use of verbs with certain subjects. Verbs can be said to be offensive because of the inaccuracy of their use with the intended subject. The following example represents this.

- DC: Pagi Bos, ini ale pnya tagihan TUNAIKU mo bagaimana e? jang kau tipu2 trs org bank!! Ale tlp org bank (pak H) 021-40005859/ 082220XXXXX/ 0857159XXXXX. Sampe beso siang ale trada bakabar, beta meluncur. Jang sampe ale pung family beta suru bayar ale punya utang. So jelas sampai sini toh bos!!! Danke
- D: Menungso urung tau **disantet** ngene iki. **Nguntal duwet haram** yo koar-koar.

In the data above, the word *disantet* and *nguntal* with the intended Subject *menungso* or human or DC that is the speech partner. These two words in Indonesian mean 'intentionally bewitched' and 'eat'. Both have an offensive intension towards the speech partner because the verb *disantet* in the utterance *menungso urung tau*

*disantet ngene iki* aims to threaten the speech partner. While the verb *nguntal* is said to be offensive because in Javanese it is said to be a verb that is not polite when used in speech.

### **3.3. Types of Slurs in the form of Noun Phrases**

This type of additional slurs is in the form of noun phrases, in the data above we find the noun phrase *duwit haram* or forbidden money. This phrase construction shows the meaning of haram money. Linguistically, if traced from the origin of the word, haram money can be interpreted as money obtained from activities prohibited by law or morals. In the context of the speech event that occurred, this illicit money is intended to represent that the Debt Collector works in an illegal online loan company. When viewed from the power capacity of both parties, both have high power, it is not surprising that both parties have the potential to attack the face of one and the other.

### **3.4. Types of Slurs with Curse Adjectives**

Adjectives with an attacking intension usually take the form of curses. These adjectives are usually classified as adjectives with negative directional categories. The following is an example of data that represents the use of adjectives with the intension of attacking speech partners.

DC: Assalamualaikum Irpan. GA SANGGUP BAYAR SURUH ORANG TUA LO JUAL GINJAL, NGEMIS. SURUH MAMAK LO JUAL M\*M\*KNYA YG ITEM BAU ITU BUAT BANTU LO BAYAR UTANG SKRNG, **BIADAB!! ANJING!** TAK KAU BAYAR MALAM INI KU BUNUH KAU SEMUA SEKELUARGA DATA KTP, FOTO KAU LENGKAP DI SINI. HATI-HATI!

In the data above, the type of slurs found is savage diction which means uncivilized, not knowing manners. The context of the situation that occurred was that DC was collecting debtors who had been in arrears for several days from the due date. Thus, DC expresses these harsh adjectives as a form of curse towards the debtor. The expression of this curse also aims to express annoyance towards the debtor.

### **3.5. Types of Slurs with Animal Names**

In the data example above, there is also a type of slurs derived from animal names with the diction of Dog/ *Anjing*. In relation to the impoliteness act, if there is an inappropriate nickname against the speech partner whether it is with the aim of attacking face, humiliating, or threatening everything is a form of language impoliteness strategy. In the data above, the name Dog/*Anjing* is used as a form of swearing to express annoyance or has labeled the speech partner with such diction.

### **3.6. Types of Slurs with Death Attribution**

In the variety of data found, there are variations in the types of slurs with associations to death. Death is a mystery and cannot be predicted by others. The following is an example of data that represents the type of slurs with the attribution of death.

DC : Jangan begini sikap anda, klw punya hutang di bayar. Jangan smpai telat seperti ini lagi. Jadi saya tunggu pembayaran kalian, sampai jam 10 ini. Tolong tetap kooperatif jangan sampai kami menghubungi atau mencari anda ke emergency kontak dan tempat anda bekerja. Cukup paham kan ya!! Ditunggu  
D : Blm ada dana pak  
DC : Truss hutang gimana?? Mau dibawa sampai **mati??**  
D : Kalau sudah ada pasti dibayar  
DC : Kalau nggak dicari, gimana bisa bayar  
D : Ini juga lagi cari  
DC : Ini sudah telat, kenapa telat dulu baru nyari?  
D : emang belum dapet gimana lagi

In the conversation above, a lingual unit is found that refers to the existence of an object. The object referred to in the conversation is the debtor. DC in the conversation swears at the debtor with a dead curse, which is a lingual unit that refers to the absence of an object or entity. In addition, DC swears like that to cuss out D for not paying the money.

### **3.7. The types of slurs with links to economic status and physical health**

From the conversation below, we found data that contains slurs by linking economic status and physical health. This type of slurs is done by DC to D. This economic status slur is closely related to debt and credit. The perspective that people have tends to often mention that poor people are always affected by debt problems and have difficulty paying.

- DC : Hallo rakyat miskin banyak gaya hidup. Kalau udah miskin gausah kebanyakan gaya sampai ngutang-ngutang, akhirnya gak mampu bayar kan sekarang
- D : Hallo orang kaya
- DC : **Miskin bgt** kayaknya hidup. **Bayar hutang aja gak mampu. Jual ginjal aja buat bayar hutang.**
- D : Kamu mau beli?
- DC : engga. **Ginjal anda sudah rusak gak bagus.**
- D : kok kamu tau
- DC : mending anda bayar dulu itu hutangnya ya jangan banyak cakap. Daripada muka anda kami teruskan ke kontak anda semua. Jadi ntr gak bisa ngutang lagi deh dimana mana.

In the conversation above, slurs were found by mentioning the economic status in society, namely *miskin banget* or very poor. The use of these slurs is done because swearing with economic status such as very poor is closely related to the problem of accounts receivable. In addition, in the social context, people's perspectives tend to give a judgment that poor people are very difficult to pay. Apart from slurs that refer to economic status, there are also slurs that refer to physical health. In the conversation above, DC represents the internal organs of the kidneys as something that can be traded and will sell well. In addition, in the clause your kidneys are no good, DC uses slurs by referring to the condition and quality of the internal organs' health.

### **3.8. Types of slurs with specific professions**

In the following conversation, slurs with certain professions were found. The use of these slurs is accompanied by threatening utterances. The following example accommodates it.

- DC : OK SAYA MUAH MAIN MAIN NYA KAMI AKAN EDIT FOTO MUKA PENGAJUAN ANDA SEBAGAI DICARI NYA **BURONAN MALING** SEKARANG, 30 MENIT LAGI KITA BUAT KAN GROUPS APABILA TIDAK ADA ITIKAD BAIK DI APLIKASI
- D : Sesuai aplikasi ya kak 😊 jatuh tempo tanggal 26
- DC : KU POSTING WAJAHMU DAN BEBERAPA FOTOMU KU SEBAR KE SEMUA KONTAK DAN JUGA TEMAN SOSMED MU. KAMI PASTIKAN AKAN MELAKUKAN TINDAKAN ITU JIKA SAMPAI SIANG HARI INI SELAMBAT-LAMBATNYA BELUM KAU BAYARKAN JUGA DAN SIAP-SIAP DATA KAU KAMI PAKAI UNTUK PENGAJUAN KE 200 APIKASI ILEGAL SILAHKAN DICoba MAMPUS MALU MALU KAU BAYAR PINJAMAN SEKARANG SUDAH HABIS WAKTU BAYAR SEKARANG JUGA PERINGATAN KERAS KAMI TIDAK MAIN-MAIN AMBIL KODE BAYAR VIA APLIKASI.

The conversation contains slurs that use the names of certain professions. DC associates D as a wanted thief (*buronan maling*), because DC considers D to have run away with the money that has been borrowed and not returned. Based on this, DC considers D as a thief. In addition, the slur is also accompanied by a threatening utterance. Slurs with the mention of certain professions are also shown in the utterance below. If the slurs in the previous conversation were accompanied by threats, then the slurs in the following conversation are more of an attempt to accuse D.

DC : SADAR DIRI PUNYA HUTANG ITU DIBAYAR BUKAN JADI **PENCURI!!!**  
TANGGUNG JAWAB ANDA MANA!! JIKA ANDA MAU MAIN MAIN ANDA SALAH  
TEMPAT

The word thief (*pencuri*) in the conversation is a type of slur that objectifies a certain profession. Thief is a term for people who steal goods. When referring to the context of the conversation above, the item in question is money. DC accuses D with the slur thief as a symbol that D did not make a good faith effort to return his debt, instead, D took it away.

#### 4. Conclusion

The use of slurs by Debt Collectors to Debtors varies greatly. This is something that is interesting to research. The use of slurs is done by Debt Collectors to scare Debtors, so that Debtors can quickly pay their debts. Some types of slurs used by Debt Collectors include: (1) Types of Slurs Without Referents, (2) Types of Slurs with Abusive Verbs, (3) Types of Slurs in the form of Noun Phrases, (4) Types of Slurs with Curse Adjectives, (5) Types of Slurs with Animal Names, (6) Types of Slurs with Death Attribution, (7) The types of slurs with links to economic status and physical health, dan (8) Types of slurs with specific professions. All of these slurs have their own purpose. However, the main purpose is to scare the debtor into paying off the debt quickly.

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