



The Characteristics of Female's Debt Collectors on Online Loan Collection toward their debtors: A Sociopragmatic Perspective

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Abstract - This research investigates the characteristics of female debt collectors' speech towards their debtors. The approach used is the Sociopragmatic. The research location is in the Whatsapp chat media that accommodates online loan collection carried out by female debt collectors against their debtors. The main data sources in this study were taken from Debt Collector sources and online loan debtors. This descriptive qualitative research has data in the form of speech by female debt collectors in the dimension of loan collection. Data from direct sources are in the form of screen captures, then processed orthographic transcription so that the Debtor's personal identity is not included. The data is classified based on the type of female speech characteristics. The method used is Simak free libat cakap, and the pragmatic pairing method with the speech partner determinant. The analysis method in this research is content analysis. The results of this study show that the characteristics of female debt collectors in collecting online loans are the use of small vocabulary and straight to the point, complex sentences, question intonation, intensifiers, figurative words as a form of simile (involving adjectives), emphatic stress, superpolite form, hypercorrect grammar, tag question, and hedge.

Keywords; *online loan, debt collector perempuan, sociopragmatic*

I. INTRODUCTION

The phenomenon of language and gender is still widely seen in various media, along with the emergence of certain stereotypes that roll in society. This is closely related to the language used by speakers with certain backgrounds, including in terms of power level, education level, position, psychological condition, social distance, until its development forms a certain stigma believed by the community. Indirectly, gender also affects speakers' language behavior in a contextual speech situation. The concept of male and female speech characteristics implies the use of certain politeness and impoliteness strategies when both parties are in a speech event.

Gender can be denoted as a difference in character between men and women based on the construction of concepts formed in the community environment and is also closely related to the habits that have been ingrained / customs in the community group. One of the media that can be highlighted is online-based media. For practical and more effective reasons, it has become a breakthrough in communication media that is loved by many people. The current language phenomenon is online loan collection, which is troubling. Online loan collectors who often take advantage of cornered situations and unstable psychological conditions make the end of the debt problem a desperation. Debt collectors have a pragmatic feature in collecting loans from debtors. This pragmatic feature will affect the pragmatic power possessed by the debtor in interpreting the meaning of the utterance. If the Debtor's interpretive power is high, the Debt Collector's intentions and goals will be clearer. For example, an insinuation will become an insinuation if it is interpreted by the right person with a certain pragmatic power. Then, the satire means nothing if it cannot be captured properly. This study focuses on reviewing the characteristics of female debt collectors in delivering an utterance in the context of online loan collection speech events. The limitation in this research is related to illegal online loans, so that the collection pattern is mostly done through social media, especially Whatsapp. The scope of this illegal online loan is so large that to focus on the characters formed by male Debt Collectors and Female Debt Collectors, the name of the online loan application is not included. In the focus and purpose of this research, we do not look at the debt problem, but only focus on the use of language in the online loan collection process. To maintain privacy, we also do not include personal identities, such as; name, address, cellphone number, account number, etc.

The dynamics of language life in social media in Indonesia, over time, blur and disguise the consideration of the concept of face in speech. Instead of preserving face, they actually eliminate or attack face towards speech partners. Especially when viewed again from the level of power that a Debt Collector has over his Debtor, it will certainly affect the intensity of the face attack that occurs in a speech event. Debt collectors will use their more power to maximize their efforts to achieve the desired goals. This power not only pressures the debtor, but also has a significant effect on the debtor. For example, the Debt Collector has the intension to scare the Debtor. Now, from the method used by utilizing the power possessed, this makes the debtor have the effect of fearing that something bad will happen. Planting the belief that something bad will happen is done by speakers with higher power. Not only the power segmentation owned by Debt Collector, other context dimensions (social distance and rank of imposition) are also involved in the emergence of data to deepen the role of context.

Unfortunately, the number of female Debt Collectors is still limited when compared to male Debt Collectors even though this job has shifted a lot, in the sense that there are already female Debt Collectors. The majority of male Debt Collectors can be attributed to social and cultural factors. Speaking of gender stereotypes, in society jobs that involve negotiation, confrontation, or even collection of receivables are often perceived as suitable for men based on traditional gender stereotypes. This perception can make fewer women interested in entering the industry. Culturally, some cultures have norms that support gender roles. This can lead to different job choices for men and women. Moreover, the job of a Debt Collector has physical risks that can occur. The physical risk in question is like having a confrontation with the debtor. This makes this risk more manageable for men. However, keep in mind that more and more women are involved in this industry as time goes by, and the shift in gender stereotypes in the world of work continues. A growing number of women are successfully pursuing careers as debt collectors and being recognized for their ability to collect debts effectively. It is important not to generalize that all debt collectors are men or that women cannot succeed in this job. As part of a broader cultural shift, we are seeing an increasing number of women entering previously male-dominated fields of work, including the debt collection industry.

II. LITERATURE REVIEW

Research that focuses on the relationship between language and gender was pioneered by Robin Tolmach Lakoff. In his book *Language and Women's Place* (1975), he put forward a theory about the existence of women's language. Lakoff states that there are many things that determine the differences between women and men in language. It is described that men's language is more assertive, mature, and men like to speak openly with the right words. However, the language used by women is not assertive, not overt (using figurative words), and careful when expressing something, and often uses more subtle and polite words or through gestures (meta messages). In addition, according to Lakoff, if a woman feels unsure about an issue, she will confront herself and not have confidence in herself. Therefore, many problems that arise end up with question marks (Lakoff, 2004; Kuntjara, 2004:3-4).

Intersexuality is an anomaly in society. The fact that men and women speak differently is very natural (Coulmas, 2005:36). Based on this, the researcher seeks to identify the characteristics of female Debt Collector's speech in online loan collection speech events and also relate them to the politeness and impoliteness strategies used to respond to these speech characteristics. In the sociopragmatic review, the context of speech is constructed from the context of the speech situation (power, distance, and rank of imposition) as well as the context/background of the speaker from the social sphere (events, social conditions, views/thoughts, etc.). Both combinations will narrow down the purpose of the speech which can be seen through the diction used by the speech participants.

In their book, Tannen and Gray (1991) explain their basic premises regarding the way men and women use language, including: Women speak more often than men, women are more verbally skilled, the purpose of men using language tends to be about getting something while women tend to be about making relationships with speech partners. Men talk more about data and facts, while women talk more about other people, feelings, and human relationships. Regarding the way men use language, it is competitive and reflects a general interest in maintaining status, while women's language use is cooperative, reflecting their preference for equality and harmony.

However, according to Culpeper, language impoliteness is shown through the use of language that attacks or eliminates the face of its speech partners (face loss) (1996: 25). Whereas in communication, the cooperation between speakers and speech partners to maintain mutual face is very influential on the message to be conveyed. Brown and Levinson (1987: 61) face is a self-image or self-image owned by each individual. In terms of communication, someone wants other people to respect and respect each other's selves so that communication can run smoothly, without any face attacks. Culpeper (2008: 36) argues that impoliteness is a communication behavior that intends to attack the face of the target (speech partner) or cause the target (speech partner) to feel so. The point of this definition is that the act of impoliteness depends on the speaker's intention and the speech partner's understanding of the speaker's intention and their relationship. In other words, an action may qualify as an act of impoliteness if the speech partner has perceived that the speaker is damaging or diminishing the face of the speech partner and is displaying threatening behavior.

Culpeper (2005: 38) explains in detail that impoliteness can occur if in communicating the speaker aims to attack the face of the speech partner, the speech partner perceives that the speaker is doing the attacking behavior, or a combination of the two conditions. Culpeper reveals "Impoliteness comes about when (1) the speaker communicates face attack intentionally, or (2) the hearer perceives and/or constructs behavior as intentionally face-attacking, or a combination of (1) and (2)". Culpeper's understanding of the notion of impoliteness is published in Derek Bousfield's research journal entitled "Impoliteness in struggle for power" in the book *Impoliteness in Language: Studies on its Interplay with Power in Theory and Practice* (2008:10) reveals "Impoliteness, as I would define it, involves communicative behavior intending to cause the 'face loss' of a target or perceived by the target to be so." In this definition, Jonathan Culpeper outlines that impoliteness is behavior that causes the speech partner to 'lose face' due to what is spoken by the speaker. Culpeper emphasizes that the interaction between speakers and speech partners cannot be separated from the context. Impoliteness can occur if in communicating the speaker aims to attack the face of the speech partner, the speech partner feels that the speaker is doing offensive behavior, or a combination of the two conditions. The emergence of the classification of impoliteness strategies shows the way speakers perform language impoliteness with consideration of face is certainly varied.

Jespersen (1992) suggests that women are likely to have a small vocabulary, but use certain adjectives and adverbs with high frequency. Women are also characterized by rarely using complex sentences, and often experience pauses in the middle of sentences because they say something without thinking first. In line with this, Lakoff (1975) first looked at the characteristics of women's language use. In her book entitled *Language and Woman's Place*, Lakoff (1975) gives several characteristics of female speakers' language: color words, empty adjectives, question intonation/intonational pattern, hedge, intensifier, hypercorrect grammar, super polite form, tag question, avoidance of strong swear words, and emphatic stress. This research will further discuss the characteristics of female Debt Collector's speech in online loan collection and relate it to the use of politeness and impoliteness strategies in speech events. The characteristics of female and male Debt Collectors in this study are considered to represent the characteristics of speech and the potential use of strategies used in speech in terms of politeness and impoliteness.

III. METHOD

This descriptive qualitative research is conducted to provide an exploration of the characteristics of the speech of Female Debt Collectors towards Debtors. The actual data in this study illustrates the combination of verbal features packaged with nonverbal through chat media in the Whatsapp messaging application because it comes from the direct speech of speech participants. Online loan collection conversation data conducted by Debt Collectors towards Debtors is a source of data that has not been touched by the realm of Pragmatics studies. In the eyes of Pragmatics, all elements of Dell Hymes' SPEAKING are available. This data was obtained directly from online loan debt collectors, downloaded, stored, and then transcribed orthographically without changing the content of the conversation. This research is limited to the linguistic realm or language use only, without looking at the background of the debt, so to maintain confidentiality the researcher does not include identities such as name, telephone number, home address, account number and other personal information. This research is also an authentic discourse with ordinary conversations so that the diction used is more free. This research also accommodates the use of symbols in the form of emoticons, stickers or sending images used to respond to Debt Collector online loan collection. The sampling technique used to achieve the research objectives is purposive sampling with the focus-determined boundary' for sampling criteria. Archer in Nugroho (2013) divides data into two categories, namely original or

natural data and generated or elicited data. Original data has two types, namely written and oral data. Written original data includes some published texts, instructions, health posters or government leaflets, and articles in newspapers. Nonverbal original data includes field notes, broadcast data, and recorded data.

Markham (2004) explains that communication technologies provide various methods of data collection. Communication with text-based computer intermediaries, such as email, discussion groups, or various forms of chat seek to store collections of writings through participant permission. This research was assisted by Debt Collectors of several online loans in Indonesia who were willing to provide loan collection conversations with an agreed maturity date for bill payments. This method of involving direct sources is considered to be more effective in generating and providing data. Collection conversations obtained directly from the Debt Collector are authentic conversations and really happen in everyday life. Kasper (2000) states that data collection in pragmatics research involves interactions, questionnaires, and personal reports. Actual discourse represents ordinary conversations and institutional interactions. Everyday communication is closely related to speech in certain institutions.

Data analysis explores contextual, intentional, pragmatic equivalence, and heuristic techniques. These techniques are most likely to link the identity of the existing context (Rahardi, 2005). Researchers decipher the identity of certain lingual units by using determining tools. This technique is commonly called the pragmatic pairing technique. This technique aims to identify, for example, language units according to the reactions or effects that occur or arise in speech partners. The language unit is spoken by the speaker when meeting with speech partners in certain situations. The pragmatic pairing technique is also used to analyze the speech of speech partners (Sudaryanto, 1993).

IV. RESULT AND DISCUSSION

In this section, the characteristics of female debt collectors' speech found in online loan collection will be presented. These characteristics are found directly in the data with their own variations and uniqueness, such as: the use of small vocabulary and straight to the point, complex sentences, question intonation, intensifiers, figurative words as a form of simile (involving adjectives), emphatic stress, superpolite form, hypercorrect grammar, tag question, and hedge.

The use of minimum vocabulary in online loan collection is done by female debt collectors. Female Debt Collectors prioritize the main purpose of collection which is carried out as effectively as possible. Another factor is convenience and efficiency. The readability of chat is a special preference why many Debt Collectors prefer to collect via chat rather than telephone. From the debtor's side, they will also better understand the contents of the message or chat in detail and can be followed in various situations. If the collection is done over the phone, it will be more vulnerable to miscommunication and disturbances such as the availability of time to pick up the phone, signal conditions in certain places that are difficult to predict, thus affecting the reception of the information to be conveyed. Female Debt Collectors tend to use less vocabulary in collections because they focus on the main purpose of the collection only, another term for direct collection or straight to the point. The following Female Debt Collector billing chat represents the use of little vocabulary and straight to the point billing objectives.

"Assalamualaikum good morning, I am from KREDIT PINTAR. Pay your debt of Rp. 351,840 now I am waiting"

The data above is classified as a short, concise, and clear billing chat. It begins with the orientation of using the greetings *Assalamualaikum* and *Good morning*. The social and cultural values reflected in these greetings are more indicative of Debt Collector's efforts to show respect and appreciate their debtors. In this way, debtors will feel that their existence is recognized and considered important in the interaction. Moreover, the use of the greeting *Assalamualaikum* itself shows Islamic cultural greetings because the majority of Indonesia's population is Muslim and *good morning* shows a more general greeting culture for the Indonesian population. The use of this greeting indicates that Debt Collectors are trying to be friendly to their debtors. Next, *I am from Kredit Pintar* shows an attempt at self-introduction so that the debtor has an understanding of who is chatting via Whatsapp with him. As a collection chat, the main purpose of the chat is to ask the debtor to make bill payments. This is accommodated in the next utterance (*Pay your debt of Rp. 251,840 now I'm waiting*) not only intends to inform the details of the bill to be paid but also has the potential to attack the debtor's face by ordering to make a payment. The face attack in this data also lies in the use of the diction *now* which means that there is no more grace time or free time not to pay the bill. Female Debt Collectors tend to use minimal vocabulary, this is made clear by the above speech with enough detailed information that the debtor can catch the meaning well. In addition, the utterance *I am waiting* for tries to narrow the time the debtor has to pay the bill.

Other than the lack of vocabulary and directly expressing the main purpose of the conversation, female Debt Collectors also use complex sentences in their collections. These complex sentences are characterized by the presence of conjunctions that connect several simpler sentences. This richer expression is represented by packing the sentence as densely as possible so that it can be understood as concisely as possible by the Debtor. This is done by connecting several concepts and information in more detail. In addition, complex sentences also require a better

understanding of the topic by both participants. This can also be a variation in the writing style of Female Debt Collectors with the aim of avoiding ambiguity or ambiguity or double meaning, so that the complex sentence can lead to the same interpretation between the two parties.

JUST AN INFO

Tomorrow, May 12, 2023 will come to the house according to the address on the IDENTITY CARD or come directly to the workplace to collect unpaid arrears.

SHOPEE Bill

Female Debt Collectors tend to use complex sentences to shorten and increase the likelihood of readability and understanding of the debtor's intentions. The chat above, written in capital letters *JUST AN INFO* shows that the Debt Collector has received no excuses and does not need a reply from the Debtor at all. This minimizes the possibility of any further negotiations regarding the payment of the bill. As can be seen in the data, *the Debt Collector has informed in detail about the visit tomorrow on May 12, 2023*. Debt collectors will visit one of the locations listed by the debtor when making a loan; address according to the identity card or address of the place of work. The diction *will take the unpaid arrears* also implies an assertiveness to bring the bill in question. These *unpaid arrears fund* indicates that there are several bills that should have been due but have not yet been paid. Well, Debt Collector also reinforces the information by writing the name of the online loan bill.

In addition, the next characteristic of female debt collectors is the presence of Question Intonation. Question intonation is the intonation or tone pattern used in language to indicate that a sentence has a questioning intent. This is an important aspect of the communication process because the right intonation helps the listener identify that the speaker is asking a question. The use of question intonation helps differentiate between a statement sentence and a question sentence which have different meanings. In this case, the use of question intonation in chat media uses a question mark to clarify the meaning of the question. There are also those who send chats without question marks but have the intention of asking. The following data represents it. The use of question intonation also makes it easier for Female Debt Collectors to collect and get answers by repeating the questions given. The data below the question intonation is located in the words *When will you pay the bill* Which demands an answer to the payment time that the debtor is willing to pay. Then *when will you pay the bill, when, sorry when* has the intention of questioning and collecting payments. This is done repeatedly because Debt Collectors want clarity and a quick and definite reply/answer. Finally, *What time will the bill be paid?* which shows the time of clarity of bill payment.

Good afternoon, sis (SAY DEBTOR'S NAME)

When

Your bill in the PinjamNow app has entered the grace period.

Sorry, when

When will you pay the bill

What time will the bill be paid?

I called at all your emergency numbers

In the data of collection conversations involving female Debt Collectors and their debtors above, there is an increase in tone when spoken in several chats sent by Debt Collectors in the speech: *When will you pay the bill, When, Sorry, when, What time will the bill be paid?* Although some utterances do not make use of a direct question mark to realize the presence of a question in the utterance, they nevertheless indicate that the utterance is a question that demands an answer from the debtor. The same tone pattern applies to other question sentences, although it may vary in the degree of pitch depending on the type of question and the context.

The next character is the use of Intensifier in the online loan collection chat of female debt collectors and their debtors. A word or phrase used as an intensifier raises the level of intensity or force of the word that comes after it in the sentence. When making claims or descriptions, intensifiers are employed to make them sound more forceful or dramatic. In ordinary speech, intensifiers are frequently employed to convey emotion, emphasis, or praise. Intensifiers are used to describe feelings or attitudes toward a subject and to give speech or sentences additional subtlety. Additionally, it can be utilized in a variety of situations, such as when someone wants to demonstrate the depth of their feelings or expression, their sentiments towards a subject. The use of intensifiers can affect the meaning of a sentence and can carry different connotations depending on the context.

Hello poor people, too many lifestyles. If you're already poor, you shouldn't be so stylish that you go into debt. Eventually you won't be able to pay it back.

It's such a really poor life.

You can't even pay your debts.

Sell your kidney to pay your debts

The use of intensifiers can be seen in *Hello poor people, too many lifestyles. If you're already poor, you shouldn't be so stylish that you go into debt. Eventually you won't be able to pay it back.* Not only as a greeting *poor people* It is aimed at labeling debtors who cannot pay their bills. *Too many life syle* also reinforces the use of intensifiers *poor people*. Furthermore, this intensifier also intends to ridicule and belittle the Debtor. The intensifier 'too' indicates a lifestyle of the Debtor that exceeds the limit or should be. 'Too' is used to express an excessive

lifestyle. Another intensifier is in the utterance 'poor as life', 'really' here can be interpreted to show the level of poverty experienced by the Debtor. The intensifier 'really' also expresses an extreme level of worry.

The next characteristic of Female Debt Collectors is using figurative words as a form of simile (involving adjectives). The use of figures of speech allows a speaker to explain or describe abstract concepts or ideas in a more concrete and understandable way. This can make the message or story more vivid and can help the listener or reader understand better. Allusions and similes can also stimulate strong emotions or mental images in the mind of the listener or reader. They can make people feel more involved and connected to the message or story. Moreover, it can also stimulate imagination and creativity. Figurative words can help readers or listeners envision situations or concepts in a more profound way. Furthermore, if the speaker wants to avoid clichéd, mainstream, boring language, it can also be refreshed with something this lite. The use of figures of speech requires speech partners to think about the meaning behind it or from two different sides (connotative x denotative).

TELL THE THIEF!

IF YOU WANT TO BE A BIG THIEF, DON'T BE CLUMSY!

*WHEN YOU WERE A KID, YOU HAD SUCH **LONG HANDS**, HOW COME YOU'RE A THIEF?*

DIDN'T YOUR PARENTS TEACH YOU ETHICS?

WHAT'S YOUR DEBT, THIEF?

The use of figurative words is found in the utterance *when you were a kid, your hands were already **long*** which is associated with the use of inappropriate nicknames *Si Maling/The Thief* to the Debtor. The use of this connotation pattern can be seen from the construction of metaphors forming the nickname Maling and the expression *Long hands*. This combination is constructed as a metaphor because the size of a human hand would be unacceptable if it is equated with the concept of a thief (a person who steals or a person who takes someone else's property secretly). This figurative expression is used in language to describe the nature of a person who tends to meddle in the affairs or problems of others uninvited or without right. In this context, "long arm" does not refer to the physical length of one's hand, but rather the degree of one's intervention or interference in the affairs of others. The "long hands" metaphor is often used to criticize behavior that is perceived as excessive or inappropriate interference in the affairs of others. This is one example of how language can be used to describe complex concepts in a way that is easy to understand. Another connotation concept in the data is also found in the utterance of *If you want to be a big thief, don't be clumsy!* This connotation concept accommodates the figurative meaning used to satirize and ridicule the Debtor by showing an alternative to paying the loan bill.

Next, emphatic stress is a trait that female debt collectors frequently exhibit in collection discussions. the process of emphasizing a word or syllable in a sentence in order to emphasize, highlight, or reinforce its significance. This is one method of expressing self in a conversation or giving stronger, more significant information. Emphatic stress can modify the meaning of a sentence and give it a certain feel. It is often used to emphasize the importance of certain words or information in the appropriate context. Emphatic stress can be used with various purposes in communication, such as giving affirmation, explaining or clarifying, emphasizing the truth or importance of a statement, or changing the focus in a conversation. It is an important tool in language expression that helps speakers convey deeper meaning or importance in speaking. The following data shows the use of emphatic stress which is not only done by female debt collectors but also by their debtors. Emphatic stress involved is the use of capital letters in the word **TONIGHT** which aims to limit bill payments to 10 a.m. The diction that uses emphatic stress is also used as emphasis and an attempt to corner the debtor. The unique thing that happens is that there is a high courage possessed by the Debtor who replies to the collection chat with emphatic stress also to blur the focus of the conversation or divert attention and as a form of ridicule towards the collector. Emphatic stress in question is in the debtor's response **GRAPE_FUNSLIM.ID** and **PROVEN AND TRUSTED**. Debtor's response actually diverts with the concept of slimming product advertisement by mentioning the name of the slimming product and also its takeline.

Debt Collector: Serious repercussions will be experienced if the payment is later than 10:00 PM **TONIGHT**.

-score deteriorates

-Kredit Pintar can upload your info to the public debtor database

Pay the bill immediately and send the proof of payment.

Debitur : Welcome to **GRAPE_FUNSLIM.ID** *smile emoticon

A shop that sells slimming products.

PROVEN AND TRUSTED

It is not only close to the existence of language impoliteness in Debt Collector's speech. Female Debt Collectors also tend to use the Superpolite form. This refers to a very high level of politeness in a particular speech situation.

It is usually used when speaking to people of high social status or position, or in very important formal situations. Its use indicates respect and concern for the speech partner.

Morning, Maam

* send a photo of the bill *

How come it's checklist 1?

Thank you for being careless.

I went to your house.

The data above represents the superpolite form used by female debt collectors to collect online loans. The chat begins with a greeting to say hello with *Morning, Mam* that shows respect for the debtor. Debt collectors try to question because after being sent a bill in the form of a photo, the debtor is no longer connected (message not sent). It is possible that the debtor is not connected to the network or the debtor deliberately blocked the Debt Collector. In relation to the superpolite form highlighted in this condition, the female Debt Collector did not get angry and continued to question politely with the words *How come it's checklist 1?* The debtor has not replied to the Debt collector's message, but he still sends the chat 'Thank you for being careless' This is also used as a form of sarcasm but still maintains its politeness. Ignorant represents the Debtor not responding to the Debt Collector's chat at all. Finally, the Debt Collector gives a decision in the form of a declaration statement 'I'm coming to Mom's house.' This speech is not complemented by threatening diction such as 'watch out, remember, don't', and others that affect both parties.

Hypercorrect Grammar is a term that refers to the excessive or overly strict use of grammar in an attempt to make a sentence or expression sound "correct" or "formal." This sometimes happens when a person goes to great lengths to avoid grammatical errors, but in the process, they make new ones by using inappropriate rules. This kind of action can happen when someone wants to sound more educated or formal, but in reality, they make bigger grammatical mistakes. Therefore, it is important to understand and apply grammar rules appropriately, without compromising the clarity and precision of communication. Hypercorrective grammar can hinder effective communication

HOW LONG ARE YOU GOING TO KEEP THIS BILL?

BE RESPONSIBLE FOR THE BILL. DON'T JUST LET IT GO.

YOU SHOULD HAVE REALIZED THE BILL AND PAID IT.

WE GIVE YOU THE OPPORTUNITY TO PAY UNTIL 13.00 TODAY THERE MUST BE PAYMENT. IF AT THE SPECIFIED TIME YOU DO NOT PAY, WE WILL TRANSFER YOUR DATA TO THE CENTER.

Grammatical hypercorrect in the data above lies in the construction of the utterance *HOW LONG ARE YOU GOING TO KEEP THIS BILL?* Which suggests a question. The question construction usually begins with an interrogative word, while in the data above it mentions the object billed first and then indicates the time when it will be paid. However, the grammatical hypercorrectness actually creates an ambiguity or meaning that the debtor captures not only one. This is because the concentration of the question can be split into the question of when the bill will be left (time) or until when the bill is left by the debtor (time span of omission). Furthermore, the use of diction *sama (for) pada be responsible for the bill. Don't just let it go* represents the inaccurate use of the same diction which is usually used to show togetherness. Grammatical hypercorrectness also exists in the utterance **Don't just let it go**. The use of the words *Cuma (just) and saja (only)* shows an ambiguous thing because they have the same meaning but are used to emphasize the speech. The correct correction is simply *Don't let it go!* Or another option, *Don't just let it go!* Finally, grammatical hypercorrectness also exists in the use of the diction *We give you the opportunity to pay* which creates a double meaning. The interpretation can be 2 things, the point in the speech is that the Debt Collector provides an opportunity or the Debt collector forces the debtor to pay. The diction of *pay* does not indicate a more sensible thing, but rather obscures the core meaning of the speech. The correct correction is *We give you the opportunity until 13.00* or *We give you the opportunity to pay until 13.00*.

A tag question is a type of short sentence used to confirm or ask for confirmation of a previously spoken statement in a conversation. Understanding tag questions and how to use them can help in communication and ensure that your message or statement is well understood by the speech partner. In the previous data, there is also a question tag *don't you!*. The following data represents the use of the question tag *'don't you!*

Debt Collector:(SAYS DEBTORS FULL NAME) *Pay your bill in full now here. I have tracked down your IP phones OPPO A57 and OPPO A15S. You will not be able to run anywhere, if until today you have not settled all your debts, just see what will happen!!! *sending location info**

Debitur : zzZ

Debt Collector : *Do you finish it yourself or do I process it?!!! Can you finish it?! Don't disgrace your family. You have a husband, **don't you?! Your children are still small. Can't you solve it yourself?!!!!***

The tag question 'don't you' in the utterance *Do you finish it yourself or do I process it?!!! Can you finish it?! Don't disgrace your family. You have a husband, **don't you?! functions to indirectly ask for confirmation from the debtor whether what has been said is true or false. Female Debt Collectors tend to cover up ignorance and imply their curiosity by utilizing this tag question. Not only that, Female Debt Collectors also imply a closed question that only allows two possibilities for answers, namely yes or no. In terms of disclosing uncertainty, Female Debt Collectors try to express doubts about the questions that arise from themselves.***

Finally, a character that cannot be separated from speakers, especially Debt Collectors, is Hedge. In the context of pragmatics, hedge refers to a communication strategy used by speakers to reduce the certainty or firmness of statements. Hedges are words or phrases used to express uncertainty, doubt, or flexibility in statements, thus avoiding making statements that are too assertive or too definitive. Hedges are used when the speaker is unsure or does not have enough information to make a firm statement. It helps avoid making claims that may be false. Hedges are also used to express doubt or deliberation in statements. This can indicate that the speaker is thinking about multiple points of view or wants to consider alternatives.

*"How much money is there now sis? **Maybe** I can help you with one bill first, just pay 1,000,000 of your bill in full. How do you want to take the discount?"*

*"This team has a visit near your location, do you **expect** the bill will be in tf or direct cash? Because it **sounds** like if the data has been transferred to the field team, the team will make direct billing to the address according to the KTP and according to the procedure will carry out the licensing process to the local neighborhood head to keep the atmosphere conducive during the process of picking up the funds."*

The use of hedge in the data above is represented by the diction of **maybe, approximately/expect and likely/sound like** which still expresses a gray and unclear certainty. Debt collectors are still not sure whether they can help or not depending on the terms and policies of their company. The second hedge approximately also shows doubt by assessing the chance that the debtor is willing to pay cash or via transfer. The last hedge seems to show doubt and uncertainty about the bad possibilities that will occur if the debtor cannot pay via transfer.

V. CONCLUSION

The phenomenon of language and gender is still widely seen in various media, along with the emergence of certain stereotypes that roll in society. Indirectly, gender also affects speakers' language behavior in a contextual speech situation. When viewed from cultural factors, some cultures certainly have norms that support the division of roles based on gender. This can lead to different job choices for men and women. Moreover, the job of a Debt Collector has physical risks that can occur. The physical risk in question is like having a confrontation with the debtor. This makes this risk more capable of being overcome by men. However, keep in mind that more and more women are involved in this industry as time goes by, and the shift in gender stereotypes in the world of work continues. The characteristics of female debt collectors in collecting online loans are the use of small vocabulary and straight to the point, complex sentences, question intonation, intensifiers, figurative words as a form of simile (involving adjectives), emphatic stress, superpolite form, hypercorrect grammar, tag questions, and hedge..

VI. ACKNOWLEDGMENT (HEADING 5)

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