

Digital Speech Acts on Social Media: The Content Ethnographic of Audiences Response to the Publication of Illegal Online Loans on @Ojkindonesia's Instagram Account

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Abstract

Social media is no longer just a channel for users to socialise with each other on the Internet but also mediates the spreading of information to applications that can be utilised in the practice of legal aspects in the economy. The character of social media, which is full of information, forms a network (networking), stores data (archive), and interactivity which is an important point in the development of legal aspects in the economy related to online loans. Using virtual ethnography on the discourse of digital citizens in the comments column of the Financial Services Authority (OJK) Instagram account regarding *Daftar 102 Pinjaman Online Legal Berizin OJK*, this study concludes that social media is a source for users (1) to seek information; (2) spread information; and (3) function as a centre and gateway for information that exists throughout social media users who consciously or not have been involved as a tool of discourse among netizen in a virtual community related to legal aspects in the economy. Information contestation cannot be avoided because, in reality, on social media, any user can produce and distribute content and have a great influence on the opinions of other users.

Keywords: Social Media, Instagram, *Otoritas Jasa Keuangan*, Comments, Discourse, Speech Act

Introduction

From a communication perspective, speech acts are units of dialogue that produce meaning and reality (Carr et al., 2012). Speech acts as a concept introduced by Dell Hymes to conduct communication research with an ethnographic approach to communication (Johnstone & Marcellino, 2010). Furthermore, these communication acts with their various types, such as making statements, giving orders or asking questions, are basically individuals

not only being in but also interacting in everyday life with others. In the digital context, Kozinets (2015) explains that, for ethnographers, this is a major problem stating that in nature, everything, including humans themselves, is produced and mediated through text and computer memory is the field that records it all.

This context can then be drawn to the act of communication in digital media or the Internet. Computer-mediated-communication

(CMC) is a communication process that uses the intermediary of digital devices (Sugawara & Nikaido, 2014). CMC is one of the connections that occur between technology and human communication that even changes or transforms the level of institutions, social interactions and also individual recognition (Thurlow et al., 2004). Furthermore, interactions that occur between individuals on

the Internet are not just virtual connections but interactions that occur in real life, have meaning, and can also have an impact/continue in real life. Rheingold (1993) then emphasises that virtual space (cyberspace) is a conceptual space where all words, human relationships, data, welfare, and also power are manifested by everyone through computer-mediated communication technology.



Figure 1. Instagrams content of *Daftar Pinjaman Online Legal Berizin OJK*
Sumber: https://www.instagram.com/p/CizYLnPH_V/?igshid=N2Y5NTAwYTk=
retrived October 3, 2022

In Mandibergh's (2012) view, social media can be interpreted as a medium that accommodates cooperation between users who produce content (user-generated content) (Bruns, 2010; Bruns et al., 2013; Loewenstein, 2008; Ross & Nightingale, 2003). This shows that the power of content as information is entirely in the activities of the audience as users. The information then becomes a product that is not only controlled by the authorities or media owners, as has been understood in mass communication studies (Hall, 1980; Ruddock, 2001; Wilson, 2009). Users can finally access information production factories and determine the model, form, and content of the information itself. There are no longer editors who will choose what information will and will not be uploaded, or the determination of a specific agenda entrusted by media owners, advertisers, investors, and other power owners, including the government (Boyd, 2009; Nasrullah, 2015).

The context of information dissemination on social media is also an essential note for Shirky (2008), who states that social media is a tool to increase the ability of users to share information and cooperate among users based

on specific information and take collective action. These activities occur or are outside the institutional or organisational framework. Even in particular contexts, social media is a basic form of café in Habermas' concept of public space (Duelund, 2021; Papacharisi, 2002).

This virtual public space can see how communication interactions occur between users; one of them is in the comment feature on one of the contents published on the Financial Services Authority (OJK) social media account related to *Daftar 102 Pinjaman Online Legal Berizin OJK*. The context of this conversation is essential because online loans have become a critical case that has drawn attention both in mass media and on social media. According to the publication issued by OJK based on the report of the Investment Alert Task Force, from the beginning of 2022 to March 2022 alone, there were around 105 online lending platforms; this number has increased to 3,889 outlets since 2008 (Una & Prabowo, 2022).

Theoretical Framework

Why the context of the power of the user is essential? This condition is inseparable from

the character of social media itself. Taking the explanation from Gane & Beer (2008), there are at least several essential characteristics that follow the emergence of the internet and social media itself, namely (1) information; (2) networking; (3) archive, and (4) interactivity.

Information is an essential entity of social media, not just content but has been transformed into a kind of commodity. Castells (2004) asserts that in the information society, information itself is produced, exchanged and consumed, thereby making information a valuable commodity as a new form or raw material of capitalism, influencing culture and individuals, managing information that allows network logic to be applied in institutions and economic networks, and ultimately forming an integrated system (community) in the virtual world. As a commodity, information becomes a different product from the real world because it is produced, disseminated or distributed, and even consumed for themselves. From these consumption activities, users and other users form a network in the form of network society institutions or virtual communities, consciously or unconsciously. Information is then associated with social media: (1) Social media is a medium that works based on the information. From the institutional side, social media is built based on encoded information (encoding) which is then distributed through various devices until it is accessed by users (decoding); Then, (2) information becomes a commodity in social media.

Networks in the infrastructure perspective indicate the existence of inter-device connections. The connection then gives rise to communication between users and is mediated (Castells, 2002; Gane & Beer, 2008), which is Van Loon's (2001) view then widens to the level of mobility processes from society, commodities, capital, signs to information that develop in the global world. Therefore, the notion of networks that connect users and form virtual organisations or communities produces activities and power in the economic, political and cultural fields (Fuchs, 2004). Fuchs then provides a form of a community network in social media, that social media has a specific ownership structure. If economic power is distributed asymmetrically, then a particular class or group of audiences is considered the owner of social media. If the distribution occurs symmetrically, then social media is owned by users collectively. Second, a particular decision

structure. If political power is distributed asymmetrically, then a specific class or group can decide, while symmetrically, every user has the opportunity to be involved in decision-making. Third, particular mechanisms are related to popularity and reputation. If cultural power takes place asymmetrically, then the reputation and presence of users depend on how these users pay attention to and interpret the presence of other social media users. If it occurs symmetrically, every social media user has the same opportunity to be present and noticed (Nasrullah, 2015).

Archives are the concept of file storage. In this context, information as a commodity in social media will always be stored and can be accessed by users in any situation, time, and location. This is the character that distinguishes social media from mass media in general. Appadurai (2000) notes that archives on the Internet, including in social media, are not simply seen as official documents stored in a particular place, but (information) archives are distributed through networks and are in networks that can be accessed and changed by users. There is mediation between humans and machines. In fact, unlike traditional storage, internet archives can be accessed by users without having specific knowledge or skills to access (Gane & Beer, 2008).

Interaction on social media is not just about communicating with each other between users. The interaction formed from this user network is then a structure connecting users and the technological devices themselves, regardless of space and time constraints (Gane & Beer 2008). Interaction is a marker of new media that places audiences no longer passive and unaware of each other as in old media (Holmes, 2005) but can interact directly through social media channels (Bakry et al., 2022). Manovich (2001) divides these interactions into 'open' and 'closed' types, which refer to the free choice users have when entering a digital device about how the network will be formed and how communication occurs itself. In social media, content can no longer be "controlled" by users alone but is the result of a battle of various opinions uploaded by users. Through interaction, other users can complement, criticise, and even make certain issues an important topic of discussion (trending topic or viral). It also includes how the rules and ethics that exist in the interaction process are determined by the involvement of

all users; in the sense that there is no longer a boundary between the ruler and the ruled.

The character of social media above marks that social media has a new power and is not just a channel for uploading personal content. Even in the context of social systems, the presence of the Internet and especially the development of social media presents what is called a techno-social system (Fuchs, 2008). This context explains that the network connecting a user or a group of users is not simply based on geography in the real world as has been understood in defining community but based on the computer technology system itself. The power of the social networks within them accompanies systems that connect entities (including users and devices). This also includes the discourse on issues that arise in the digital realm.

Social media, as well as digital media on the Internet, for Jones (2012), the existing

digital spaces are the embodiment of the new public space. This space is open to any user to be present, express opinions, and even debate discourses on various issues. This context then shows how the new public space also presents a new way of interacting in terms of communication but also touches the economic, political, social, and so on (Camp & Chien, 2000).

Specific labels or positions do not limit user involvement. Anyone with any background and location can get involved and express their opinions on an issue (Rycroft, 2007). Ethnographically, the communication acts performed by digital audiences are then categorised by Natri et al. (2006), who used Speech Act Analysis and Carr et al. (2012) to look at computer-mediated communication on Facebook. The categories are as described in the following table 1:

Table 1. The Categoritation of Speech Acts Natri et.al (2006)

Speech act	Properties of speech act	Examples
Assertive	Statement of fact, getting the viewer to form or attend to a belief	“At the library”, “I have class until 5 today”, “out”
Directive	The sender uses this to get the receiver to do something (i.e. a command)	“Callme”, “pick me up at 8”, “Call the cell”
Commissive	The sender commits himself to do something	“Be back at 5”, “I’ll meet you at 7”, “bars all night”
Expressive	Sending expresses feeling towards the receivers	“I hate this weather”, “School sucks”, “I love Fridays”
Effective	To change an institutional state of affair	“You’re fired”, “Play ball”, “Chapter at 7 or you’re fined”
Verdictive	To determine what is the case in an institution	“I find him innocent “, “Strike”
Quotation	The message is not orginally produced by sender	“Do or do not, there is no try”, “And she’s buying a stairway to heaven”

An important question from the presence of social media and changes to the digital society is how is the discourse of the comment column on online lending publications on the Instagram account of the Otoritas Jasa Keuangan?

Material and Methodology

Therefore, this research will use virtual ethnography to describe the digital footprint of how the speech acts of the followers of the @ojkindonesia Instagram account, especially at the level of media documents (Nasrullah, 2017). The document level refers to micro units or texts that describe cultural artefacts in the comments column. From this level, speech acts will be constructed according to the categories of speech acts.

The object of this research as a cultural artefact under study refers to the September 2022 publication of the Otoritas Jasa Keuangan (OJK), which made a release about financial service providers - better known as online loans - who have a license. In the release uploaded on the @ojkindonesia Instagram account, it was explained that 102 companies provided technology-based lending and borrowing services.

The Comment Discourse on Social Media then received 4,991 likes and 881 comments, either direct comments, audiences who commented on comments or account admins who commented on words. From these comments, the researcher then provides a limitation or exclusion of comments for those that do not show the commenter's views

specifically or just a general response; for example, the text "thank you" and responses to comments are considered to be in one artefact.

Result and Discussion

The Financial Services Authority (OJK) content publication related to *Daftar 102 Pinjaman Online Legal Berizin OJK* on the @ojkindonesia Instagram account received a variety of follower responses. From this number, the researcher then filtered the comments based on Carr, Schrock, and

Dauterman's "speech act" category, which resulted in 165 types of words falling into seven categories; one class (quotation) did not find any comments indicating this.

The first speech act is assertive, which is a speech act that is a statement of fact and can also be a statement to expect attention. In the announcement *Daftar 102 Pinjaman Online Legal Berizin OJK* one of the speech acts seen in the form of comments on the information by correlating the reality or facts in the field. Thirty-nine comments, or 4.6 per cent, are related to this type of speech act.

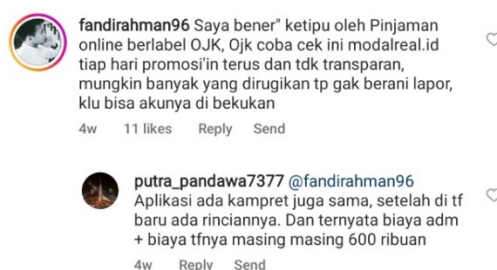


Figure 2. An assertive of speech act

Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
retrived November 17, 2022

For example, the account @iin_rdcakes29 highlighted the legal status given and compared the billing behaviour that is not much different from illegal online lending. This context was then also responded to by other accounts, which suggested that there were regulations governing and suggestions to report these threatening billing activities.

Then speech acts that are directive or tend to voice opinions. Several users then responded to OJK's post by expressing a need for socialisation related to online loans, mainly to protect the public from illegal loans.

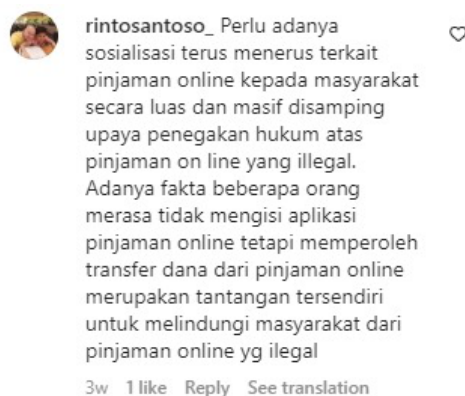


Figure 3. A directive of speech act

Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
retrieved November 17, 2022

Some comments also show efforts or suggestions that online loans be closed or stopped. These suggestions are related to the many facts or information easily found in media coverage, especially online media coverage. There were 13 comments, or around 1.5 per cent, related to speech acts that tended to be direct.

While the commissive type of speech act shows the direction to oneself when giving opinions or having opinions in the social media comment room. There are 25 comments, or about 2.8 per cent, which show speech acts that refer to thoughts or lead to views for themselves.

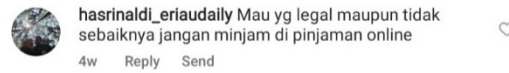


Figure 4. A commissive of speech act
 Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
 retrieved November 17, 2022

The expression of information is an act of communication that shows how the choice of comment represents the feelings or attitudes toward the situation or event. There are about five comments or 0.4 per cent related to this

communication action and one example of @iin_rdcakes29's communication action is shown in the following screenshot of the comment column:



Figure 5. An expressive of speech act
 Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
 retrieved November 17, 2022

While effective, this content received 54 comments or around 35 per cents. This model of communication action dominates the choice of words on the information content submitted

by OJK, as shown by @paangparhan and @tryadi_31, who appreciated the list of illegal online loans.



Figure 6. An effective speech act
 Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
 retrieved November 17, 2022

Verdictive, this content received 13 comments uploaded by citizens or about 1.5 per cent. . Like the @alshakinaya account,

which provides a statement that the legal label given in reality (online loans) also has activities that tend to be detrimental.



Figure 7. An effective speech act
 Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
 retrieved November 17, 2022

These adverse statements are also many and are highlighted by various accounts. For example, as shown by the accounts @si.bung.kecil, @desisay92, or @rizaljuniar7, which on average have similar comments on how even though the announcement has been declared legal, the collection of online loans seems illegal in the context of the group accompanied by threats such as the dissemination of personal data.

Finally, comments that tend to blame (blaming). This communication action is the

audience questioning an institution or activity related to online lending, either to the online lending institution or its users. 16 or 1.85 per cent of these blaming communication actions are in the comments column. For example, the accounts @tommyseyo and @gadingalfa pointed out that borrowers should be on time or not be late when borrowing so that the collection would be done politely.

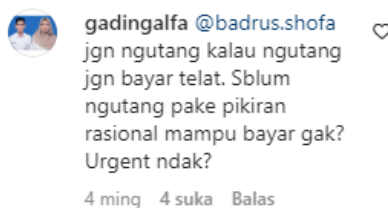


Figure 8. A blaming of speech act
 Source: https://www.instagram.com/p/CizYLnfPH_V/?igshid=N2Y5NTAwYTk=
 retrieved November 17, 2022

Of the various speech acts - except for the absence of quotation categories - in the comments column of the @ojkindonesia

Instagram account based on the variety, number, and frequency that appear as a whole are shown in the following table 2:

Table 2. The frequency of Speech Acts

No	Catagories	Total	Frequency
1	Assertive	40	4,6%
2	Directive	13	1,5%
3	Commissive	25	2,8%
4	Expressive	4	0,4%
5	Effective	53	35%
6	Verdictive	13	1,5%
7	Quotation	-	-
8	Blaming	16	1,85%

The content release on OJK's official Instagram account is a response to the reality of the many cases related to online loans and the borrowers themselves. This release, in addition to mentioning various online loan institutions that are legal or licensed in carrying out their activities, also provides an appeal to the public

about (1) awareness of the existence of online loan companies that mimic legal online loans and (2) ensuring needs along with the ability to repay debt, and (3) an appeal to understand the agreements and obligations that must be fulfilled.



Figure 9. Instagrams content of *Punya masalah dengan pinjaman online ilegal?*
Sumber: <https://www.instagram.com/p/CiuOAhfN> retrieved Nov 1, 2022

Furthermore, the discourse that emerged in the comments section of the average audience highlighted more aspects of the collection carried out by online loan institutions. The collection method, threats, and the amount of money received, which is not appropriate or is deducted by a reasonably sizeable administrative fee are topics of discussion. Not only that, but there are also audiences who comment by offending customers or borrowers. This refers to the behaviour of borrowers who are late in repaying debts so that collectors from these online loan institutions will behave appropriately or politely.

OJK's efforts are then from the perspective of consumer protection in carrying out the principle of responsibility (Zaki, 2022: 276). That this principle refers to the legality status of the legal position between business actors and consumers in standard contracts, this principle is divided into (1) the principle of responsibility based on fault, (2) the principle of presumption of responsibility, (3) the principle of presumption of responsibility, (4) the principle of absolute responsibility, and (5)

the principle of responsibility with restrictions. This means that cases between institutions and consumers do not generalise that all online loan institutions carry out illegal activities.

This is because there are many cases of online loans. This makes OJK disseminate information through social media before finally publicising the announcement of legal online loan institutions or companies.

The case can be seen from OJK's own Instagram account, which publicises efforts to prevent consumer problems related to online loans by opening a particular complaint channel for online loan problems through APPK or the Consumer Protection Portal Application. Not only that, OJK also publishes telephone line 157, WhatsApp at 081157157157 and emails konsumen@ojk.go.id. The complaint content for consumers who have problems with financial institutions was posted on September 20, 2022.

Regarding the principle of responsibility between business actors and consumers, OJK, the state authority that handles financial services in Indonesia, has made preventive

efforts with various publications on social media, especially on Instagram accounts.

Conclusions

The announcement of the list of 102 illegal online loan institutions made on the official @ojkindonesia account of the OJK shows that from the perspective of legal aspects in economics, it shows preventive efforts. This context is a step to protect consumers from the illegal practices of online lending institutions and to make audiences aware that even though there are legal online loans, they still have to be tailored to their needs.

The speech act taken by audiences in response to content publications on social media is a form of expression and the audiences' opinions. Speech acts such as Assertive, Directive, Commissive, Expressive, Effective, Verdictive and Blaming can be accessed and exchanged between users. In the end, the interaction that occurs will strengthen the audience's awareness, which in the context of this study, is related to an understanding of legal aspects of the economy, especially consumer protection laws.

This research also concludes that (1) social media is a source for users to dig up information; (2) it disseminates information; and also (3) the centre and gateway of information around social media users and consciously or unconsciously have been involved as a device in virtual communities related to legal aspects in economics. Information contestation is inevitable because, in reality, on social media, any user can produce and disseminate content and have a great influence on the opinions of other users.

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