

## Sistematika wacana penagihan pinjaman online = Systematics of Online Loan Collection Discourse

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### Abstrak

Penelitian ini mengkaji sistematika wacana penagihan pinjaman online. Pinjaman online merupakan salah satu jasa layanan keuangan yang ramai dimanfaatkan publik saat ini. Namun, upaya penagihan pinjaman online menimbulkan permasalahan tersendiri di kalangan masyarakat. Penelitian ini bertujuan memberikan paparan mengenai tindak tutur serta sistematika yang mengisi wacana penagihan pinjaman online. Sumber data penelitian ini adalah 50 tangkapan layar penagihan pinjaman online pada akun instagram. Data penelitian berupa tuturan-tuturan pada saat kreditur menagih debitur. Analisis dilakukan dengan mengimplementasikan taksonomi tindak tutur Searle (1979), konsep tindak tutur campuran dari Hancher (1979) dan tuturan ancaman Beller (2005). Berdasarkan hasil pencermatan, sistematika wacana penagihan pinjaman online dapat dilihat dari dua perspektif, yaitu format dan fungsi. Tuturan penagihan pinjaman online terdiri atas berbagai format, yakni kondisional, konjungtif, disjungtif, dan temporal. Dilihat dari segi fungsi, tuturan penagihan pinjaman online hanya terdiri atas lokusi komisif dan direktif.

.....This study examines systematics of online loan collection discourse. Online loans are one of the financial services that are currently being used by the public. However, online loan collection have created its own problems among the public. This study aims to provide an explanation of the speech acts and systematics that fill the discourse on online loan collection. Data source for this research are 50 screenshots of online loan collection in Instagram accounts. The observed research data is in the form of utterances when the creditor collects loan from the debtor. The analysis was carried out by implementing Searle's taxonomy of speech acts (1979) concept of mixed speech acts from Hancher (1979) and Beller's threatening utterances (2010). Based on the results of analysis, the systematic discourse of online loan collection can be seen from two perspectives, namely format and function. Online loan collection utterances consist of various formats, namely conditional, conjunctive, disjunctive, and temporal. In terms of function, online loan collection utterances only consist of commissive and directive locutions.