SOCIOLINGUISTIC CONSTRUCTION OF ISLAMIC ANTI-USURY SLOGANS IN PADANG, INDONESIA: Language, Identity, and Infrastructural Challenges

M. Wahyudi, Doni Eka Putra, Fachmi Achta Pratama

Sekolah Tinggi Agama Islam (STAI) Ar-Risalah Sumatera Barat
Jl. Air Dingin Kelurahan Balai Gadang, Sumatera Barat, 25177, Indonesia
e-mail: wahyudim02@gmail.com, steiarrisalahsumbar@gmail.com, fahmi.achta@gmail.com

Yasir Riady

Universitas Terbuka Medan
Jl. Bromo No.29, Binjai, Sumatera Utara 20228, Indonesia
e-mail : yasir@ecampus.ut.ac.id

Abstract: This study investigates the sociolinguistic framing of anti-usury (riba) slogans in Padang, a Muslim-majority city in Indonesia where enthusiasm for Islamic finance is rising, though practical implementation remains uneven. Using a qualitative descriptive method, the research draws on field observations across 13 neighborhoods, visual documentation, and interviews with 39 purposively selected participants. Anchored in pragmatic politeness theory, symbolic power, and Peircean semiotics, the analysis reveals that the term sharia often substitutes "anti-usury" as a softer, less confrontational expression of ideological stance. This practice reflects a nuanced sociolinguistic strategy of identity signaling. However, a gap persists between symbolic expressions of belief and the limited availability of sharia-based financial infrastructure.

Keywords: Anti-usury Slogans, Anti-usury Discourse, Sharia Semantics, Sociolinguistic Behavior, Padang Islamic Identity

Introduction

The phenomenon of anti-usury (anti-riba) slogans in Indonesian society has emerged as a response to growing concerns over the practice of riba in the economic system. This movement aims to raise public awareness and support individuals trapped in riba-based financial practices. Over time, discourse on riba in Indonesia has evolved significantly, attracting increasing public attention to its negative impacts. There are 14 anti-usury movements in Indonesia, which can be classified into three main categories: (1) movements led by Hizbut Tahrir Indonesia figures, (2) those driven by Salafi scholars, and (3) spontaneous movements lacking formal organizational structures.[1]

Geographically, the anti-usury campaign has gained strong momentum in regions that uphold the cultural philosophy of *"Adat Basandi Syarak, Syarak Basandi Kitabullah"* particularly in the last five years. A significant rise in the number of organizations and communities actively promoting anti-usury messages. Social media has played a vital role in disseminating this campaign, reaching diverse segments of society, from older to younger generations.[3] One of the key strategies in this campaign is the use of slogans short and catchy phrases that function as public communication tools. In the context of anti-usury, slogans are utilized by Islamic financial institutions, grassroots communities, and non-governmental organizations to convey moral messages and encourage behavioral change toward a fairer, sharia-compliant financial system. Effective slogans possess substantial potential to influence public attitudes and behaviors.[4]

This study specifically analyzes anti-usury slogans found in Koto Tangah District, Padang City, using a sociolinguistic approach. The research focuses on four main aspects: (1) word choices that reflect religious and local cultural values; (2) sentence structures that are simple and memorable; (3) the function and

purpose of slogans in shaping societal attitudes toward riba; and (4) the sociocultural context influencing the reception and effectiveness of these slogans. Accordingly, this study aims to evaluate the social impact of the anti-usury campaign in Koto Tangah, especially since the actual effectiveness of the campaign in raising awareness or changing behavior among the local Muslim population remains uncertain.

This research adopts a descriptive qualitative approach, analyzing data collected through interviews and documentation of slogans in 13 urban villages within Koto Tangah. Several previous studies provide relevant theoretical and comparative foundations. Through a sociopragmatic analysis of religious advertisements themed around riba, found that assertive utterances conveying facts and religious arguments were most dominant, though only 22% of respondents responded positively.[5] Meanwhile, previous studies found that business failure due to debt was the main trigger for individuals to abandon riba and adopt a simpler, more religious lifestyle.[6]

Although several studies have examined the anti-usury movement from various perspectives, there remains a research gap focusing on the sociolinguistic aspects of anti-usury slogans. This study fills that gap by analyzing the linguistic elements of anti-usury slogans within the specific context of Koto Tangah. It seeks to uncover how slogans convey religious values and to what extent they influence public awareness and behavior regarding riba. To support the analysis, this study adopts several contemporary sociolinguistic theories. The concept of sociolinguistic expectation, a model of social language formed through role models and social roles, which helps explain how language is used to instill anti-usury values.[7] Conditional factors environmental, social, economic, and cultural play a role in determining public receptiveness to slogan messages.[8] The importance of response dynamics in

linguistic interaction, particularly in how communities react verbally and nonverbally to anti-usury messages.[9]

The importance of public perception in interpreting slogans, especially in the context of interest-free financial alternatives.[10] Sociolinguistic profiling, useful for understanding how slogan reception evolves over time.[11] Within the framework of behavioral education theory, slogans as informal educational tools capable of instilling moral and religious values.[12] Behavioral patterns using secondary data, and the link between language and behavioral change.[13] Previous studies Studies pointed out that language meaning depends on its use,[14] while[15] connected language with associative memory relevant for understanding how the terms "riba" and "anti-riba" are linked in public consciousness. The concept of reasoning chains as behavioral drivers, which is used here to trace how communities logically accept or reject anti-usury narratives.[16] Language is a representation of collective human vision, particularly that oriented toward Islamic values.[17] Studies found the need to recognize community actions as indicators of the social influence of slogans.[18] The role of cognitive control in shaping awareness is also discussed by several studies which are relevant in analyzing the influence of slogans on public consciousness and behaviour.[19]

Beyond linguistic aspects, the anti-usury movement is also reflected in economic practices through Islamic banking. Rejection of conventional financial products forms the ideological foundation of Islamic banking.[20] Researcher noted that a conservative interpretation of riba has triggered the emergence of Islamic finance, though it is now evolving through product innovation.[21] Islamic banking has higher transaction costs due to its ethical commitments, suggesting that ideological loyalty is a primary objective.[22] In macroeconomic terms, a sharia-compliant economic environment benefits Islamic banks while disadvantaging conventional banks.[23]

Sharia supervisory boards have a significant influence, especially in smaller Islamic banks.[24] Although Islamic banking's contribution to economic growth remains limited such as in Türkiye the anti-usury discourse continues to be ideologically significant.[25]

The importance of consistency in riba-free transactions to meet sharia standards a message that slogans could reinforce.[26] The role of Islamic Fintech in supporting interest-free financial systems.[27] Studies found that Islamic Fintech could surpass conventional systems, positioning it as a future medium for ideological slogans.[28] Islamic finance encourages product and marketing innovation, which can be applied to anti-usury slogan design. Meanwhile, stressed the importance of emotional appeal in Islamic finance marketing, indicating that slogans should also engage audiences emotionally.[29] Studies showed that incentives such as subsidies can increase participation among marginalized groups in Islamic finance a strategy that remains underutilized in Koto Tangah.[30] Islamic financial markets are more resilient to economic shocks, suggesting that the anti-usury narrative can be expanded to emphasize not only religious values but also the tangible economic benefits of the Islamic financial system.[31]

Based on the background outlined above, this study aims to analyze the sociolinguistic construction of anti-usury slogans in Koto Tangah District, Padang City, West Sumatra, and to evaluate their effectiveness in shaping public attitudes and behaviors regarding riba practices. The central research question is: How are anti-usury slogans in Koto Tangah sociolinguistically constructed, and to what extent are they effective in shaping community attitudes and behaviors toward riba? This question arises from the phenomenon of replacing the term "sharia" with "anti-usury," as well as the apparent mismatch between ideological awareness and continued reliance on interest-based financial

practices. Therefore, this study explores not only the linguistic meanings of these slogans but also their broader social impact within the local Islamic economic infrastructure, which remains limited.

Method

This study uses a qualitative descriptive approach to examine how anti-usury slogans are constructed and understood in Koto Tangah District, Padang City. The focus is on the linguistic, cultural, and social dimensions of these slogans and their influence on public behavior related to Islamic economic values. Data were collected through three main methods: (1) field observations across 13 urban villages, (2) visual documentation of slogans in public areas such as minimarkets, vehicles, billboards, and online platforms, and (3) semi-structured interviews with 39 purposively selected informants, including religious leaders, business actors, and residents familiar with anti-usury discourse.

Data validity was ensured through source triangulation (comparing observations and interviews) and theoretical triangulation by applying sociolinguistic frameworks. The analysis followed four operational steps: (1) categorizing slogans based on their linguistic and symbolic features, such as key terms, visual signs, and euphemisms; (2) analyzing the context in which "sharia" is interpreted as an anti-usury symbol; (3) applying pragmatic analysis to explore indirect communication and politeness strategies; and (4) examining how the slogans reflect group identity and religious affiliation. The analysis integrates relevant theories, including sociolinguistic expectation, Peirce's semiotics, pragmatic politeness, and symbolic power, which are directly applied in the discussion to explain the link between language use and social behavior.

Results and Discussion

The majority-Muslim population of Padang has shown growing interest in implementing a sharia-based economy that avoids usurious practices. The Padang city government has supported this through public anti-usury campaigns. Although this study initially focused on Koto Tangah sub-district, the absence of strong indicators led to a broader investigation across the entire city and related local social media. The research identifies that anti-usury campaigns in Padang are influenced by widespread religious understanding that considers interest (riba) as haram. However, despite this awareness, many residents still engage in conventional banking practices involving interest. This discrepancy highlights the need to analyze the sociolinguistic structure of anti-usury expressions in public and digital spaces in Padang.

Table 1. Anti-usury campaign in minimarkets

Example of Slogan/Phrase	Structure Linguistics	Sociolinguistic Meaning	Effect on Audience	Relevant Linguistic Concepts
"Sharia Minimarket"	The nominal phrase with the word "Sharia" at the beginning, leads to religious identity	The word "Sharia" is sociolinguistically narrowed down to refer to usury-free transactions, not Islamic law as a whole	Creating an automatic association between these minimarkets and usury-free transactions, leading to purchasing behavior that is more in line with religious norms without the need for verbal explanations	Sociolinguistic narrowing, symbolic power (a symbol of Islam without argument), pragmatic politeness (avoiding the mention of riba directly)
"Budiman Supermarket (with Arabic letter symbols)"	Use of linguistic symbols in the form of Arabic letters in supermarket names	This symbol is used to indicate an Islamic identity, without the need to explicitly state that the transaction is usury-free	Encourage the audience to choose this supermarket with the understanding that the transactions that take place here do not involve the element of usury, even though there is no explicit statement	Symbolic power (Arabic letters as an identity icon), pragmatic politeness (not judging others), indirect indexing
"No Credit Card Accepted" (previously at Budiman)	Declarative sentences describing transaction policies	Convey direct information that transactions do not involve usury, avoid the	Has an immediate effect on audiences who opt for interest-free transactions, even if it doesn't	Pragmatic politeness (direct but not cornered), negative

Example of Slogan/Phrase	Structure Linguistics	Sociolinguistic Meaning	Effect on Audience	Relevant Linguistic Concepts
"No Credit Card Accepted" (previously at Budiman)		*avoid the use of credit cards associated with interest*	*sound like much like an anti-usury slogan*	*politeness strategy, ideological positioning*
"Don't Give Riba, Get Blessings"	*Imperative sentences with direct invitations and the use of the word "blessing"*	*Using direct invitations to avoid riba and replacing it with transactions that are more in accordance with Islamic teachings, accompanied by moral and spiritual meanings*	*Motivate audiences to change their financial behavior and transact in accordance with religious teachings, even if sometimes not followed by a noticeable change in actions*	*Symbolic power (the word "blessing" as a moral authority), sociolinguistic narrowing (riba as a symbol of unblessing), positive politeness*

Table 1 presents several slogans and linguistic elements found in minimarkets, illustrating how sociolinguistic strategies are used to communicate anti-usury messages. For instance, the use of phrases like "Sharia Minimarket" and visual elements such as Arabic script create a symbolic association with interest-free transactions, even when the term *riba* is never explicitly mentioned. These strategies rely on symbolic power and pragmatic politeness to avoid confrontation while signaling religious adherence. In contrast, more direct phrases like "Don't Give Riba, Get Blessings" explicitly link financial behavior with moral outcomes, leveraging religious identity to influence consumer choices.

Figure 1. Sharia minimarkets near the Tunggul Hitam intersection

Although minimarkets are a central point of economic interaction, most do not use anti-usury language openly. Instead, they opt for sharia-associated terms as a substitute for explicitly rejecting interest-based transactions. An example is a now-closed minimarket near the Tunggul Hitam intersection, which labeled itself a "Sharia Minimarket." The use of the term *sharia* functioned sociolinguistically as a rejection of riba, even though semantically the term refers to Islamic law more broadly. In Padang, *sharia* has undergone sociolinguistic narrowing, where it is socially understood to mean anti-usury in economic contexts.

This narrowed meaning is not based on linguistic semantics alone, but on socio-cultural factors that shape public interpretation. As a result, economic institutions labeled as "sharia" are socially understood to reject interest, even if they do not explicitly state so. Interestingly, Budiman Supermarket one of the few sharia-oriented markets that has endured does not use the term *sharia* directly. Instead, it incorporates Arabic script as a symbolic marker of Islamic values. This demonstrates how religious symbolism can serve as an indirect yet powerful form of sociolinguistic communication that avoids confrontation while asserting ideological stance.

In sum, the anti-usury discourse in Padang operates through a complex network of symbolic language, indirect strategies, and sociocultural interpretations. The term *sharia* becomes a proxy for anti-riba values, reflecting both the religious beliefs and the social pragmatics of communication within the local context.

Figure 2. Budiman Supermarket, one of the few Sharia supermarkets in the city of Padang

Budiman Supermarket in Padang once displayed a notice at its cashier section stating that it did not accept credit card payments and only allowed debit transactions. Although this announcement has since been removed, the supermarket continues to consistently implement anti-usury practices. However, its stance against usury is not expressed explicitly through language. Instead, Budiman adopts a symbolic approach: the use of Arabic script in its signage and the mandatory wearing of Sharia-compliant hijab by all female employees. These symbols implicitly convey a Sharia-oriented identity, which is easily understood by local consumers. In the predominantly Muslim society of Padang, the absence of credit card acceptance is thus interpreted as a deliberate rejection of usurious financial instruments.

This phenomenon illustrates how symbols can replace explicit language in communicating ideological values. According to Charles Sanders Peirce's theory of semiotics, symbols function through social habits formed within specific cultural contexts.[32]

In the case of Budiman, Islamic symbols such as Arabic calligraphy and the Sharia hijab are not merely aesthetic choices; they shape the interpretation of business practices as adhering to Islamic financial ethics.[33] Auditory and visual symbols can evoke emotional associations that influence public perception and behavior. This highlights the powerful role of symbolic representation in shaping collective attitudes.[34]

Furthermore, symbols can also function as tools of symbolic domination, often unconsciously reinforcing social hierarchies.[35] Linguistic practices, including code-switching and symbolic choices, can be interpreted as forms of resistance against economic and political dominance. the symbolic strategy adopted by Budiman Supermarket represents a sociolinguistic practice that not only conveys values but also constructs identity, reinforces ideological affiliation, and subtly shapes social awareness within the religious urban landscape of Padang.[36]

Table 2. Anti-usury campaign in the Padang City property business

Example of Slogan/Jargon	Structure Linguistics	Sociolinguistic Meaning	Effect on Audience	Relevant Linguistic Concepts
"House of Riba" (in a property ad on Facebook)	Nominal phrases with negative connotations (house + usury)	Symbolizing a house financed with an interest/usury system as something that is morally and religiously avoided	Igniting the desire to look for "usury-free" home options, marking the ideological affiliation of the buyer	Sociolinguistic narrowing, symbolic power (classifying the house as halal/haram)
"100% sharia without usury"	Absolute declarative phrases with intensifier (100%)	Showing clarity of ideological position; This jargon attracts religious groups who want to be free from usury	Increase the buyer's sense of moral and spiritual security, even if the details of the system are rarely explained	Pragmatic politeness (avoiding complicated technical terms), symbolic reassurance
"Padang, a City Without Riba"	City slogan in the form of declarative phrases	To be an idealistic symbol of collective aspiration; Despite the fact that the infrastructure has not yet supported	Building a collective identity, increasing a sense of pride, but can give rise to social dissonance when reality is not supportive	Symbolic power, status compensation, collective politeness

In addition to mini markets and supermarkets, the anti-usury campaign in Padang has extended into the online property sector, primarily through social media platforms such as Facebook. One example is the use of the term *"usury house"* in a Facebook property advertisement, which signals a rejection of conventional housing loans that involve interest. Instead, the housing developer promotes a Sharia-compliant financing scheme 100% interest-free, typically through gradual cash payments.

Figure 3. Based on some of the information that has been conveyed above

Another example appears in online news media, where the slogan *"Padang, a city without usury"* is used. Sociolinguistically, this phrase functions as a mobilizing tool, appealing to the Islamic identity of Padang's predominantly Muslim population. While religious ideology supports this campaign, structural challenges such as limited access to Sharia-compliant financial services hinder its effectiveness. For instance, Sharia bank ATMs such as those of Bank Syariah Indonesia (BSI) are scarce and often located far from residential areas, forcing users to rely on conventional ATMs and thereby compromising their anti-usury stance.

183

Figure 4. Jargon Use on News Pages

This campaign relies heavily on jargon as a sociolinguistic tool. Jargon here functions not only to efficiently communicate group values but also to affirm group identity. Jargon usage serves dual purposes: it enables efficient intra-group communication and can also act as a status-compensating mechanism, particularly among lower-status individuals seeking to enhance audience perception.[37] In the anti-usury movement, jargon like *"usury-free house"* or *"Padang without usury"* fulfills this dual role by strengthening ideological coherence and public appeal.

To evaluate the impact of this campaign, the author conducted interviews with 39 residents in the Koto Tangah sub-district. All respondents expressed disapproval of usury and supported the anti-usury campaign. However, five of them admitted to still engaging in usury-based transactions, such as taking loans from conventional banks, despite ideological opposition. This contradiction illustrates the gap between belief and practice, driven largely by the lack of accessible Sharia-compliant financial infrastructure.

Findings show a general uniformity in anti-usury attitudes but also reveal inconsistencies in behavior due to practical limitations. The dominance of conventional financial services, including a higher number of conventional ATMs and limited Sharia-based market options, undermines the effectiveness of the campaign. At present, only two known retail locations in Padang reject credit card transactions on anti-usury grounds.

The findings from the interviews indicate that although anti-usury sentiment in Padang particularly in the Koto Tangah sub-district is strong at the ideological level, it is not supported by adequate infrastructure. The involvement of the local government remains limited, leading to symbolic efforts rather than systemic change. This reveals a critical gap: while public awareness of the prohibition of usury is widespread, the lack of supporting infrastructure makes it difficult for individuals to fully apply anti-usury principles in their daily financial transactions.

Table 3. Contradictory Dynamics of Attitudes and Actions

Aspects	Community Attitudes	Real Actions	Factors Causing Contradictions	Sociolinguistic Analysis
Religious Understanding	*Realizing that riba is haram religiously (interview results: 39 respondents stated that they rejected usury)*	*5 out of 39 respondents continue to use ribawi financial services*	*Lack of access to Islamic financial services (limited Islamic ATMs, remote locations)*	*Symbolic Power: The rejection of usury is a symbol of piety, but it is not always followed by action due to infrastructure constraints*
Transaction Practices in Minimarkets/Supermarkets	*Supports sharia transactions and rejects credit cards*	*The majority of convenience stores continue to use conventional credit cards*	*Not all business actors have the ability or courage to reject the usury system*	*Pragmatic Politeness: The use of the term "sharia" instead of "anti-usury" to avoid confrontation with the dominant economic system*

Aspects	Community Attitudes	Real Actions	Factors Causing Contradictions	Sociolinguistic Analysis
Sharia symbolism	*Sharia is associated with usury-free*	*The shops use Arabic symbols without explicitly mentioning "anti-usury"*	*Non-frontal symbolic communication strategies to maintain social and economic relations*	*Sociolinguistic Narrowing: The term "sharia" is narrowed to the interest-free aspect, not the entire Islamic law*
Social Media and Property	*The digital campaign carries the jargon "usury-free house", "Padang city without usury"*	*Still found houses with interest-bearing credit schemes*	*Not all consumers are able to follow the available sharia schemes*	*Jargon & Group Identity: Terms such as "usury" indicate membership of a religious identity, although actions are not always appropriate*
Government Support	*Government campaigns in Padang without usury*	*Supporting infrastructure is still minimal (only 2 anti-usury shops, few sharia ATMs)*	*There is no strong policy/investment for an alternative economic system yet*	*Symbolic Campaigning: The government shows support through jargon, but not with concrete systemic measures*

The majority of Padang City's population, which is predominantly Muslim, generally understands that the practice of *riba* (usury) is contrary to Islamic teachings. This awareness is reflected in their support for various anti-usury campaigns promoted by both local government initiatives and social media movements. However, a gap remains between normative attitudes and daily practices. Some individuals continue to rely on conventional financial services, such as credit cards and interest-based loans.

This phenomenon does not necessarily indicate a lack of value consistency, but rather highlights structural limitations in the availability and accessibility of sharia-compliant economic

infrastructure. The limited number of Islamic banking facilities, the scarcity of retail stores that consistently reject usury-based transactions, and the insufficient alternatives for sharia financing all contribute to this contradiction. In this context, the internalization of religious values in socio-economic behavior depends not only on individual awareness or moral commitment but also on the presence of supportive systems and policies. Value-based campaigns, no matter how ideologically sound, require structural reinforcement through sustainable investment and inclusive public policy to enable the community to practice what they believe in a realistic and consistent manner.

The findings of this research based on data on anti-usury slogans and campaigns are that the term anti-usury is not used or is rarely used, in fact the term "shariah" was found to refer to the absence of use of usury. The anti-usury campaign in Koto Tangah sub-district in particular and Padang city in general is not massive at all and could be called minimal. Anti-usury campaigns are actually more often found on social media and local news sites in the city of Padang. There is a sociolinguistic tendency in society and institutions to replace the term "anti-usury" with the term "syariah". This shows the linguistic phenomenon of language refinement even though the word "syariah". This term already means anti-usury, but actually its meaning is much broader because it covers many other aspects of Islamic law, not just usury. People tend to use Sharia terms to reject usury to avoid using terms that are considered too harsh or pragmatically offensive in the face or can be called harsh (FTA). In essence, sociolinguistically and pragmatically, people use the term "sharia" as a politeness or politeness strategy to refer to the rejection of usurious financial transactions.

In this research, it was also found that several sectors are the center of anti-usury promotion, namely: 1) the use of sharia

terms in trading places such as mini markets or supermarkets, 2) the use of sharia terms in advertisements for online vehicle sales on social media, 3) the use of terms sharia in advertising or promoting the sale of houses or property online on social media, 4) the term anti-usury or usury-free is found on a number of online local news sites in the city of Padang. Based on these four categories, it can be seen that anti-usury campaigns are more often found on social media and online local news sites in the city of Padang, not in the physical city of Padang. This is due to promotions in Social media is considered more effective than physical promotions which are only seen in a limited way by the public.

The use of the word "sharia" in the context of finance refers to financial principles that are in accordance with Islamic law. Islamic finance focuses on transactions that do not involve riba (interest), gharar (uncertainty), and maysir (gambling), and emphasizes fairness and risk sharing. The principles and application of Sharia Finance in several studies are applied in several ways, namely; 1) Infrastructure Financing: Sharia-compliant financing can be a potential financial resource for public infrastructure projects, by ensuring all transactions are consistent with Islamic financial principles.[38] 2) SME Financial Performance: The use of Islamic fintech can improve the financial performance and business sustainability of SMEs, with a positive influence on human resource capacity and business diversification.[39] 3) Long-Term Performance: Sharia-compliant business practices can improve a company's long-term financial performance, although the results vary for stock returns.[40] The main challenge in sharia fintech is weak sharia supervision and compliance. Supportive regulations and sharia supervisory boards are needed to strengthen the sharia fintech ecosystem.[41] Based on some of these sources, it can be concluded that Islamic finance offers a different approach to financial management with an emphasis on Islamic principles.

This not only has the potential to improve the financial performance and sustainability of the business, but it also contributes to job creation and risk reduction. However, regulatory and compliance challenges remain a major concern in further development.

Furthermore, the interview results also show that Koto Tangah sub-district and Padang city basically lack infrastructure for anti-usury financial practices. This can be seen from the number of sharia banks which are much less than conventional banks, the number of sharia ATMs which are also less than conventional bank ATMs, the placement of sharia ATMs which are also far from residents' housing and you have to go to the market to access them. This shows that anti-usury sharia financial practices are still far from being practical and easy. The impact is that there are still a number of people who use conventional bank transactions or usury practices for easy and practical reasons even though they claim to reject usury. Another reason is that the small business credit programs that enter rural areas in Koto Tangah and the city of Padang in general are credit that comes from conventional banks such as BRI. This means that access to ribawi financing is actually much easier compared to access to non-ribawi financing. This is related to infrastructure. The Padang city government has not built comprehensive and measurable anti-usury access and infrastructure.

The lack of infrastructure for non-usury financial practices is a significant challenge in efforts to expand sharia-based financial inclusion. Non-riba finance, or sharia finance, seeks to adhere to Islamic principles that prohibit riba (interest) and encourage fair and transparent transactions. Conventional banking and financial products are often incompatible with Islamic teachings, which makes Islamic banking a better alternative to achieving sharia compliance and avoiding usury. However, to increase the penetration of Islamic finance, clarity about what riba is

and belief in usury-free alternatives are needed.[42] To accelerate the inclusion of sharia-based finance, Islamic financial institutions need to address concerns in the Islamic financial literature and increase public willingness to use sharia banking. This can accelerate the process of financial inclusion and help economic transformation on usury-free foundations in a relatively short time. Islamic financial institutions' counseling efforts often use conventional banking as a reference to criticize interest-based banking. However, in order to change perceptions and increase adoption, there needs to be an answer to the concerns that exist in the Islamic financial literature.[43]

Conclusion

This study reveals a sociolinguistic paradox in the anti-usury movement in Koto Tangah District and Padang City more broadly. While public discourse strongly reflects religious awareness and moral rejection of *riba*, actual practices remain constrained by the limited availability of Islamic financial infrastructure. The findings indicate that public linguistic expressions particularly the symbolic use of the term *sharia* function more as identity markers than as reflections of fully realized economic alternatives. This narrowing of the term *sharia* to an anti-usury concept suggests a selective internalization of Islamic economic principles shaped by both linguistic choices and structural limitations.

References

Adeyeye, Babatunde, Abiodun Salawu, and Evaristus Adesina. "Nexus among Indigenous Languages, Agricultural Radio Programmes and Behavioural Change towards Agricultural Practices in Nigeria." *Heliyon* 10, no. 13 (July 2024): e33721. https://doi.org/10.1016/j.heliyon.2024.e33721.

Adnan, Fatmahwati A. "Kajian Sosiopragmatik Iklan Dakwah Tentang Riba." *Ranah: Jurnal Kajian Bahasa* 10, no. 2 (December 27, 2021): 293. https://doi.org/10.26499/rnh.v10i2.1622.

Ahmad, Syedah, Robert Lensink, and Annika Mueller. "Uptake, Use, and Impact of Islamic Savings: Evidence from a Field Experiment in Pakistan." *Journal of Development Economics* 163 (June 2023): 103098. https://doi.org/10.1016/j.jdeveco.2023.103098.

Alshater, Muneer M., Irum Saba, Indri Supriani, and Mustafa Raza Rabbani. "Fintech in Islamic Finance Literature: A Review." *Heliyon* 8, no. 9 (September 2022): e10385. https://doi.org/10.1016/j.heliyon.2022.e10385.

Aryani, Juliati. "Analisis Kontribusi Komunitas Masyarakat Tanpa Riba Kota Medan." Master's Thesis, Universitas Islam Negeri Sumatera Utara, 2020.

Berg, Nathan, and Jeong-Yoo Kim. "Prohibition of Riba and Gharar: A Signaling and Screening Explanation?" *Journal of Economic Behavior & Organization* 103 (July 2014): S146–59. https://doi.org/10.1016/j.jebo.2014.02.016.

Biancone, P, and Maha Radwan. "Sharia-Compliant Financing for Public Utility Infrastructure." *Utilities Policy*, 2018. https://doi.org/10.1016/J.JUP.2018.03.006.

Blom, Elma, Gülþah Yaz c , Tessel Boerma, and Merel Van Witteloostuijn. "A Longitudinal Study of Turkish-Dutch Children's Language Mixing in Single-Language Settings: Language Status, Language Proficiency, Cognitive Control and Developmental Language Disorder." *Cognitive Development* 71 (July 2024): 101481. https://doi.org/10.1016/j.cogdev.2024.101481.

Brown, Zachariah, E Anicich, and A Galinsky. "Compensatory Conspicuous Communication: Low Status Increases Jargon Use." *Organizational Behavior and Human Decision Processes* 161 (2020): 274–90. https://doi.org/10.1016/J.OBHDP.2020.07.001.

"Chapter 34 Hemispheric Specialization for Emotions, Affective Aspects of Language and Communication and the Cognitive Control of Display Behaviors in Humans." In *Progress in Brain Research*, 583–94. Elsevier, 1996. https://doi.org/10.1016/s0079-6123(08)61888-9.

Chen, Beiduo, Shaohan Huang, Zihan Zhang, Wu Guo, Zhenhua Ling, Haizhen Huang, Furu Wei, Weiwei Deng, and Qi Zhang. "Pre-Training Language Model as a Multi-Perspective Course Learner." arXiv, May 6, 2023. https://doi.org/10.48550/arXiv.2305.03981.

Choi, Sun-Yong, Andrew Phiri, Tamara Teplova, and Zaghum Umar. "Connectedness between (Un)Conventional Monetary Policy and Islamic and Advanced Equity Markets: A Returns and Volatility Spillover Analysis." *International Review of Economics & Finance* 91 (March 2024): 348–63. https://doi.org/10.1016/j.iref.2024.01.034.

Demuro, Eugenia, and Laura Gurney. "Artificial Intelligence and the Ethnographic Encounter: Transhuman Language Ontologies, or What It Means 'to Write like a Human, Think like a Machine.'" *Language & Communication* 96 (May 2024): 1–12. https://doi.org/10.1016/j.langcom.2024.02.002.

Deng, Andong, Taojiannan Yang, Chen Chen, Qian Chen, Leslie Neely, and Sakiko Oyama. "Language-Assisted Deep Learning for Autistic Behaviors Recognition." *Smart Health* 32 (June 2024): 100444. https://doi.org/10.1016/j.smhl.2023.100444.

Dima, Diana C., Sugitha Janarthanan, Jody C. Culham, and Yalda Mohsenzadeh. "Shared Representations of Human Actions across Vision and Language." *Neuropsychologia* 202 (September 2024): 108962. https://doi.org/10.1016/j.neuropsychologia.2024.108962.

Dippold, Doris, Jenny Lynden, Rob Shrubsall, and Rich Ingram. "A Turn to Language: How Interactional Sociolinguistics Informs the Redesign of Prompt:Response Chatbot Turns." *Discourse, Context & Media* 37 (October 2020): 100432. https://doi.org/10.1016/j.dcm.2020.100432.

D'Onofrio, Annette, and P Eckert. "Affect and Iconicity in Phonological Variation." *Language in Society* 50 (2020): 29–51. https://doi.org/10.1017/S0047404520000871.

Efendi, Rahayu, and Mashadi Mashadi. "Pengaruh Personal Selling, Dan Slogan Iklan Terhadap Brand Awareness Produk Yakult." *Jurnal Ilmiah Manajemen Kesatuan* 8, no. 2 (August 30, 2020): 127–37. https://doi.org/10.37641/jimkes.v8i2.332.

Eiswirth, Mirjam Elisabeth. "Developing and Testing Interaction-Based Coding Schemes for the Analysis of Sociolinguistic Variation." *Language & Communication* 87 (November 2022): 11–28. https://doi.org/10.1016/j.langcom.2022.05.001.

Fauzia, Ika Yunia, and Abdul Kadir Riyadi. "New Trends in Economic Behavior: The Phenomenon of the Anti-Usury Movement in Indonesia." *Studia Islamika* 27, no. 3 (December 23, 2020): 515–50. https://doi.org/10.36712/sdi.v27i3.11038.

Fayyad, Mahmoud. "Reconstructing Lease-to-Own Contracts: A Contemporary Approach to Islamic Banking Standards." *Heliyon* 9, no. 9 (September 2023): e19319. https://doi.org/10.1016/j.heliyon.2023.e19319.

Gal, Susan. "Codeswitching and Consciousness in the European Periphery." *American Ethnologist* 14, no. 4 (November 1987): 637–53. https://doi.org/10.1525/ae.1987.14.4.02a00030.

Ganuza, Natalia, D Karlander, and L Salö. "A Weave of Symbolic Violence: Dominance and Complicity in Sociolinguistic Research on Multilingualism." *Multilingua* 39 (2019): 451–73. https://doi.org/10.1515/multi-2019-0033.

Ghaemi Asl, Mahdi, Sami Ben Jabeur, Seyedeh Sana Hosseini, and Hamed Tajmir Riahi. "Fintech's Impact on Conventional and Islamic Sustainable Equities: Short- and Long-Term

Contributions of the Digital Financial Ecosystem." *Global Finance Journal* 62 (September 2024): 101022. https://doi.org/10.1016/j.gfj.2024.101022.

Haruna, Ali, Honoré Tekam Oumbé, Armand Mboutchouang Kountchou, and Charles Bertin Pilag Kakeu. "Can Islamic Finance Enhance the Innovation Capacity of Cameroonian SMEs? Empirical Evidence Based on a Multivariate Probit Approach." *Borsa Istanbul Review* 24, no. 1 (January 2024): 187–200. https://doi.org/10.1016/j.bir.2023.11.006.

Kamla, Rania, and Rana Alsoufi. "Critical Muslim Intellectuals' Discourse and the Issue of 'Interest' (*Ribâ*): Implications for Islamic Accounting and Banking." *Accounting Forum* 39, no. 2 (June 2015): 140–54. https://doi.org/10.1016/j.accfor.2015.02.002.

Kazak, Hasan, Burhan Uluyol, Ahmet Tayfur Akcan, and Mustafa yibildiren. "The Impacts of Conventional and Islamic Banking Sectors on Real Sector Growth: Evidence from Time-Varying Causality Analysis for Turkiye." *Borsa Istanbul Review* 23 (October 2023): S15–29. https://doi.org/10.1016/j.bir.2023.09.004.

Levon, E, and Sophie Holmes-Elliott. "Voices, Bodies, and the Cultural Organization of Meaning." *Signs and Society* 12 (2024): 58–82. https://doi.org/10.1086/728059.

Mamat, Hasrul Nizam, Fakarudin Kamarudin, Mohsin Ali, and Hafezali Iqbal Hussain. "Impact of Islamicity on the Productivity of Conventional and Islamic Banks in Selected Southeast Asian Countries." *Pacific-Basin Finance Journal* 87 (October 2024): 102492. https://doi.org/10.1016/j.pacfin.2024.102492.

Menne, Firman, B Surya, M Yusuf, Seri Suriani, Muhlis Ruslan, and I Iskandar. "Optimizing the Financial Performance of SMEs Based on Sharia Economy: Perspective of Economic Business Sustainability and Open Innovation." *Journal of Open Innovation: Technology, Market, and Complexity*, 2022. https://doi.org/10.3390/joitmc8010018.

Muryanto, Yudho Taruno. "The Urgency of Sharia Compliance Regulations for Islamic Fintechs: A Comparative Study of Indonesia, Malaysia and the United Kingdom." *Journal of Financial Crime* 30, no. 5 (November 30, 2023): 1264–78. https://doi.org/10.1108/jfc-05-2022-0099.

Nallan Chakravarthula, Sandeep, Brian R.W. Baucom, Shrikanth Narayanan, and Panayiotis Georgiou. "An Analysis of Observation Length Requirements for Machine Understanding of Human Behaviors from Spoken Language." *Computer Speech & Language* 66 (March 2021): 101162. https://doi.org/10.1016/j.csl.2020.101162.

Pei, Guanxiong, Yu Pan, Taihao Li, Bingjie Li, and Jia Jin. "Mixed Emotion Recognition and Priming Effect on Cognitive Control." *Biomedical Signal Processing and Control* 94 (August 2024): 106339. https://doi.org/10.1016/j.bspc.2024.106339.

Pepis, Scott, and Piet De Jong. "Effects of Shariah-Compliant Business Practices on Long-Term Financial Performance." *Pacific-Basin Finance Journal*, 2019. https://doi.org/10.1016/J.PACFIN.2018.11.002.

Prasetiawan, Ahmad Yusuf, and Muhamad Baedowi. "Hijrah Riba Dalam Perspektif Dakwah Kontemporer." *DINAMIKA/ : Jurnal Kajian Pendidikan Dan Keislaman* 8, no. 1 (2023): 53–73. https://doi.org/10.32764/dinamika.v8i1.3627.

Rampinini, Alessandra, Irene Balboni, Narly Golestani, and Raphael Berthele. "A Behavioural Exploration of Language Aptitude and Experience, Cognition and More Using Graph Analysis." *Brain Research* 1842 (November 2024): 149109. https://doi.org/10.1016/j.brainres.2024.149109.

Riaz, Umair, Bruce Burton, and Anne Fearfull. "Emotional Propensities and the Contemporary Islamic Banking Industry." *Critical Perspectives on Accounting* 94 (August 2023): 102449. https://doi.org/10.1016/j.cpa.2022.102449.

Safiullah, Md, Mohammad Dulal Miah, Asm Sohel Azad, and M. Kabir Hassan. "Does the Board of Directors Influence

Shariah Governance in Islamic Banks?" *Pacific-Basin Finance Journal* 85 (June 2024): 102346. https://doi.org/10.1016/j.pacfin.2024.102346.

Schuring, Melissa, Laura Rosseel, and Eline Zenner. "Expectation through Imitation: Towards a Unified Protocol for Roleplay in Developmental Sociolinguistics." *Language Sciences* 104 (July 2024): 101635. https://doi.org/10.1016/j.langsci.2024.101635.

Shaikh, Salman Ahmed. "Some Observations on Contemporary Financial Proposals." *International Journal of Ethics and Systems*, 2022. https://doi.org/10.1108/ijoes-03-2021-0067.

Stell, Gerald. "Dimensions of Sociolinguistic Distinction in Postcolonial Ethnic Diversity: Folk Perceptions of Language across Namibia's Rural/Urban Divide." *Lingua* 226 (July 2019): 53–68. https://doi.org/10.1016/j.lingua.2019.05.004.

"Symbolicity, Language, and Mediality." *Semiotica*, 2022. https://doi.org/10.1515/sem-2020-0122.

Van Compernolle, Rémi A. "Profiling Second Language Sociolinguistic Development through Dynamically Administered Strategic Interaction Scenarios." *Language & Communication* 37 (July 2014): 86–99. https://doi.org/10.1016/j.langcom.2014.01.003.

Walsh, Elizabeth Ann, Lieve Lucia Meers, William Ellery Samuels, Dorien Boonen, Anita Claus, Carolina Duarte-Gan, Vicky Stevens, Laura Contalbrigo, and Simona Normando. "Human-Dog Communication: How Body Language and Non-Verbal Cues Are Key to Clarity in Dog Directed Play, Petting and Hugging Behaviour by Humans." *Applied Animal Behaviour Science* 272 (March 2024): 106206. https://doi.org/10.1016/j.applanim.2024.106206.

Endnotes:

[1] Ika Yunia Fauzia and Abdul Kadir Riyadi, "New Trends in Economic Behavior: The Phenomenon of the Anti-Usury Movement in Indonesia," *Studia Islamika* 27, no. 3 (December 23, 2020): 515–50, https://doi.org/10.36712/sdi.v27i3.11038.

[2] Ali Haruna et al., "Can Islamic Finance Enhance the Innovation Capacity of Cameroonian SMEs? Empirical Evidence Based on a Multivariate Probit Approach," *Borsa Istanbul Review* 24, no. 1 (January 2024): 187–200, https://doi.org/10.1016/j.bir.2023.11.006.

[3] Juliati Aryani, "Analisis Kontribusi Komunitas Masyarakat Tanpa Riba Kota Medan" (Master's Thesis, Medan, Universitas Islam Negeri Sumatera Utara, 2020).

[4] Rahayu Efendi and Mashadi Mashadi, "Pengaruh Personal Selling, Dan Slogan Iklan Terhadap Brand Awareness Produk Yakult," *Jurnal Ilmiah Manajemen Kesatuan* 8, no. 2 (August 30, 2020): 127–37, https://doi.org/10.37641/jimkes.v8i2.332.

[5] Fatmahwati A. Adnan, "Kajian Sosiopragmatik Iklan Dakwah Tentang Riba," *Ranah: Jurnal Kajian Bahasa* 10, no. 2 (December 27, 2021): 293, https://doi.org/10.26499/rnh.v10i2.1622.

[6] Ahmad Yusuf Prasetiawan and Muhamad Baedowi, "Hijrah Riba Dalam Perspektif Dakwah Kontemporer," *DINAMIKA/ : Jurnal Kajian Pendidikan Dan Keislaman* 8, no. 1 (2023): 53–73, https://doi.org/10.32764/dinamika.v8i1.3627.

[7] Melissa Schuring, Laura Rosseel, and Eline Zenner, "Expectation through Imitation: Towards a Unified Protocol for Roleplay in Developmental Sociolinguistics," *Language Sciences* 104 (July 2024): 101635, https://doi.org/10.1016/j.langsci.2024.101635.

[8] Mirjam Elisabeth Eiswirth, "Developing and Testing Interaction-Based Coding Schemes for the Analysis of Sociolinguistic Variation," *Language & Communication* 87 (November 2022): 11–28, https://doi.org/10.1016/j.langcom.2022.05.001.

[9] Doris Dippold et al., "A Turn to Language: How Interactional Sociolinguistics Informs the Redesign of Prompt:Response Chatbot Turns," *Discourse, Context & Media* 37 (October 2020): 100432, https://doi.org/10.1016/j.dcm.2020.100432.

[10] Gerald Stell, "Dimensions of Sociolinguistic Distinction in Postcolonial Ethnic Diversity: Folk Perceptions of Language across Namibia's Rural/Urban Divide," *Lingua* 226 (July 2019): 53–68, https://doi.org/10.1016/j.lingua.2019.05.004.

[11] Rémi A. Van Compernolle, "Profiling Second Language Sociolinguistic Development through Dynamically Administered Strategic Interaction Scenarios," *Language & Communication* 37 (July 2014): 86–99, https://doi.org/10.1016/j.langcom.2014.01.003.

[12] Elizabeth Ann Walsh et al., "Human-Dog Communication: How Body Language and Non-Verbal Cues Are Key to Clarity in Dog Directed Play, Petting and Hugging Behaviour by Humans," *Applied Animal Behaviour Science* 272 (March 2024): 106206, https://doi.org/10.1016/j.applanim.2024.106206.

[13] Sandeep Nallan Chakravarthula et al., "An Analysis of Observation Length Requirements for Machine Understanding of Human Behaviors from Spoken Language," *Computer Speech & Language* 66 (March 2021): 101162, https://doi.org/10.1016/

j.csl.2020.101162; Babatunde Adeyeye, Abiodun Salawu, and Evaristus Adesina, "Nexus among Indigenous Languages, Agricultural Radio Programmes and Behavioural Change towards Agricultural Practices in Nigeria," *Heliyon* 10, no. 13 (July 2024): e33721, https://doi.org/10.1016/j.heliyon.2024.e33721.

[14] Eugenia Demuro and Laura Gurney, "Artificial Intelligence and the Ethnographic Encounter: Transhuman Language Ontologies, or What It Means 'to Write like a Human, Think like a Machine,'" *Language & Communication* 96 (May 2024): 1–12, https://doi.org/10.1016/j.langcom.2024.02.002.

[15] Alessandra Rampinini et al., "A Behavioural Exploration of Language Aptitude and Experience, Cognition and More Using Graph Analysis," *Brain Research* 1842 (November 2024): 149109, https://doi.org/10.1016/j.brainres.2024.149109.

[16] Beiduo Chen et al., "Pre-Training Language Model as a Multi-Perspective Course Learner" (arXiv, May 6, 2023), https://doi.org/10.48550/arXiv.2305.03981.

[17] Diana C. Dima et al., "Shared Representations of Human Actions across Vision and Language," *Neuropsychologia* 202 (September 2024): 108962, https://doi.org/10.1016/j.neuropsychologia.2024.108962.

[18] Andong Deng et al., "Language-Assisted Deep Learning for Autistic Behaviors Recognition," *Smart Health* 32 (June 2024): 100444, https://doi.org/10.1016/j.smhl.2023.100444.

[19] "Chapter 34 Hemispheric Specialization for Emotions, Affective Aspects of Language and Communication and the Cognitive Control of Display Behaviors in Humans," in *Progress in Brain Research*, by Elliott D Ross (Elsevier, 1996), 583–94, https://doi.org/10.1016/s0079-6123(08)61888-9; Elma Blom et al., "A Longitudinal Study of Turkish-Dutch Children's Language Mixing in Single-Language Settings: Language Status, Language Proficiency, Cognitive Control and Developmental Language Disorder," *Cognitive Development* 71 (July 2024): 101481, https://doi.org/10.1016/j.cogdev.2024.101481; Guanxiong Pei et al., "Mixed Emotion Recognition and Priming Effect on Cognitive Control," *Biomedical Signal Processing and Control* 94 (August 2024): 106339, https://doi.org/10.1016/j.bspc.2024.106339.

[20] Hasan Kazak et al., "The Impacts of Conventional and Islamic Banking Sectors on Real Sector Growth: Evidence from Time-Varying Causality Analysis for Turkiye," *Borsa Istanbul Review* 23 (October 2023): S15–29, https://doi.org/10.1016/j.bir.2023.09.004.

[21] Rania Kamla and Rana Alsoufi, "Critical Muslim Intellectuals' Discourse and the Issue of 'Interest' (*Ribâ*): Implications for Islamic Accounting and Banking," *Accounting Forum* 39, no. 2 (June 2015): 140–54, https://doi.org/10.1016/j.accfor.2015.02.002.

[22] Nathan Berg and Jeong-Yoo Kim, "Prohibition of Riba and Gharar: A Signaling and Screening Explanation?," *Journal of Economic Behavior & Organization* 103 (July 2014): S146–59, https://doi.org/10.1016/j.jebo.2014.02.016.

[23] Hasrul Nizam Mamat et al., "Impact of Islamicity on the Productivity of Conventional and Islamic Banks in Selected Southeast Asian Countries," *Pacific-Basin Finance Journal* 87 (October 2024): 102492, https://doi.org/10.1016/j.pacfin.2024.102492.

[24] Md Safiullah et al., "Does the Board of Directors Influence Shariah Governance

in Islamic Banks?," *Pacific-Basin Finance Journal* 85 (June 2024): 102346, https://doi.org/10.1016/j.pacfin.2024.102346.

25 Kazak et al., "The Impacts of Conventional and Islamic Banking Sectors on Real Sector Growth."

26 Mahmoud Fayyad, "Reconstructing Lease-to-Own Contracts: A Contemporary Approach to Islamic Banking Standards," *Heliyon* 9, no. 9 (September 2023): e19319, https://doi.org/10.1016/j.heliyon.2023.e19319.

27 Muneer M. Alshater et al., "Fintech in Islamic Finance Literature: A Review," *Heliyon* 8, no. 9 (September 2022): e10385, https://doi.org/10.1016/j.heliyon.2022.e10385.

28 Mahdi Ghaemi Asl et al., "Fintech's Impact on Conventional and Islamic Sustainable Equities: Short- and Long-Term Contributions of the Digital Financial Ecosystem," *Global Finance Journal* 62 (September 2024): 101022, https://doi.org/10.1016/j.gfj.2024.101022.

29 Umair Riaz, Bruce Burton, and Anne Fearfull, "Emotional Propensities and the Contemporary Islamic Banking Industry," *Critical Perspectives on Accounting* 94 (August 2023): 102449, https://doi.org/10.1016/j.cpa.2022.102449.

30 Syedah Ahmad, Robert Lensink, and Annika Mueller, "Uptake, Use, and Impact of Islamic Savings: Evidence from a Field Experiment in Pakistan," *Journal of Development Economics* 163 (June 2023): 103098, https://doi.org/10.1016/j.jdeveco.2023.103098.

31 Sun-Yong Choi et al., "Connectedness between (Un)Conventional Monetary Policy and Islamic and Advanced Equity Markets: A Returns and Volatility Spillover Analysis," *International Review of Economics & Finance* 91 (March 2024): 348–63, https://doi.org/10.1016/j.iref.2024.01.034.

32 "Symbolicity, Language, and Mediality," *Semiotica*, 2022, https://doi.org/10.1515/sem-2020-0122.

33 "Symbolicity, Language, and Mediality."

34 Annette D'Onofrio and P Eckert, "Affect and Iconicity in Phonological Variation," *Language in Society* 50 (2020): 29–51, https://doi.org/10.1017/S0047404520000871; E Levon and Sophie Holmes-Elliott, "Voices, Bodies, and the Cultural Organization of Meaning," *Signs and Society* 12 (2024): 58–82, https://doi.org/10.1086/728059.

35 Natalia Ganuza, D Karlander, and L Salö, "A Weave of Symbolic Violence: Dominance and Complicity in Sociolinguistic Research on Multilingualism," *Multilingua* 39 (2019): 451–73, https://doi.org/10.1515/multi-2019-0033.

36 Susan Gal, "Codeswitching and Consciousness in the European Periphery," *American Ethnologist* 14, no. 4 (November 1987): 637–53, https://doi.org/10.1525/ae.1987.14.4.02a00030.

37 Zachariah Brown, E Anicich, and A Galinsky, "Compensatory Conspicuous Communication: Low Status Increases Jargon Use," *Organizational Behavior and Human Decision Processes* 161 (2020): 274–90, https://doi.org/10.1016/J.OBHDP.2020.07.001.

38 P Biancone and Maha Radwan, "Sharia-Compliant Financing for Public Utility Infrastructure," *Utilities Policy*, 2018, https://doi.org/10.1016/J.JUP.2018.03.006.

[39] Firman Menne et al., "Optimizing the Financial Performance of SMEs Based on Sharia Economy: Perspective of Economic Business Sustainability and Open Innovation," *Journal of Open Innovation: Technology, Market, and Complexity*, 2022, https://doi.org/10.3390/joitmc8010018.

[40] Scott Pepis and Piet De Jong, "Effects of Shariah-Compliant Business Practices on Long-Term Financial Performance," *Pacific-Basin Finance Journal*, 2019, https://doi.org/10.1016/J.PACFIN.2018.11.002.

[41] Yudho Taruno Muryanto, "The Urgency of Sharia Compliance Regulations for Islamic Fintechs: A Comparative Study of Indonesia, Malaysia and the United Kingdom," *Journal of Financial Crime* 30, no. 5 (November 30, 2023): 1264–78, https://doi.org/10.1108/jfc-05-2022-0099.

[42] Salman Ahmed Shaikh, "Some Observations on Contemporary Financial Proposals," *International Journal of Ethics and Systems*, 2022, https://doi.org/10.1108/ijoes-03-2021-0067.

[43] Shaikh.