



CONSTRUCTING CONSUMER EMPOWERMENT THROUGH FINANCIAL FLEXIBILITY: A CRITICAL DISCOURSE ANALYSIS OF KREDIVO'S PAYLATER ADVERTISEMENT

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ABSTRACT

This study critically examines how Kredivo's Paylater advertisement constructs consumer empowerment through the discourse of financial flexibility. By using Norman Fairclough's three-dimensional Critical Discourse Analysis (CDA) and Michel Foucault's concept of governmentality, the research investigates how language and visuals in the ad reframe borrowing not as a sign of financial desperation but as rational and strategic behavior. A qualitative critical method is applied to six selected captions and visuals from Kredivo's advertisements on YouTube and Instagram, chosen for their rich promotional language and symbolic imagery. Thus, findings reveal that phrases like "Pake Paylater bukan karena gak ada duit, tapi belajar menghitung" present debt as a sign of intelligence and financial literacy. Other slogans such as "1 menit cair" and "cicilan tanpa kartu kredit" emphasize speed, convenience, and inclusivity, while simultaneously obscuring structural financial risks and the potential for over-indebtedness. Therefore, these representations position consumers as self-disciplined, entrepreneurial individuals aligned with neoliberal ideals of personal responsibility and financial self-management. By portraying borrowing as empowerment, the discourse shifts accountability for financial outcomes onto the individual and this study contributes to advertising discourse analysis by focusing on fintech ads, exposing how such campaigns reshape consumer identities and normalize debt within Indonesia's digital economy.

Keywords: *Consumer empowerment, financial flexibility, critical discourse analysis, paylater advertisement, neoliberal consumer culture.*

INTRODUCTION

Advertising as one form of communication technology, is widely used and consumed by the public. Advertising is a technology that has a clear subjectivity, as it relates to certain groups. Since advertising serves as a medium to promote products, services, it is clear that there will always be a specific intention from product manufacturers. However, an important thing to consider is whether advertising as communication technology only promotes the values of products or if there are other agendas behind its use. (Rameda 2024). The development of industry has always drive n the emergence of various forms of technology that facilitate human life. The convenience offered becomes a primary reason for humans to utilize and develop it, turning

humans into beings dependent on technology. Due to this dependence, often unnoticed, technology's presence has shaped human life, influencing the dynamics of power and contributing to social transformation (Mahmud & Zaman, 2022). The significant impact of technology in human life raises new suspicions about the values it carries.

The proliferation of digital financial services has dramatically reshaped consumer behavior in Indonesia, with Paylater products like Kredivo emerging as prominent tools for everyday transactions. As these services become more embedded in daily life, their advertising strategies play a critical role in constructing narratives around financial empowerment and flexibility. Kredivo's Paylater advertisement, prominently featured on platforms such as YouTube, exemplifies how fintech companies position their products not merely as credit solutions, but as instruments of smart financial management and consumer agency and the central to Kredivo's messaging is the idea that using paylater is not a sign of financial distress, but rather an expression of financial literacy and strategic thinking, in the advertisement's slogan of some word and sentences's caption reframes borrowing as a rational, profit-oriented decision and this narrative aligns with broader trends in fintech marketing, where the installment-based consumption is normalized as a prudent financial strategy with a shifting the perception of debt from necessity to opportunity.

Moreover, Kredivo's Paylater advertisement restate the debt as a smart financial strategy, the promoting financial flexibility and consumer empowerment rather than presenting borrowing as a necessity for the ad positions it as a sign of financial intelligence and entrepreneurial thinking and this narrative aligns with neoliberal ideologies, encouraging consumers to self-manage their finances and view credit as a tool for advancement and this normalization of installment-based consumption can obscure the real risks of over-indebtedness and financial instability, potentially leading individuals to borrow irresponsibly under the guise of empowerment. Whereas, the ad promotes inclusion through slogans like "cicilan tanpa kartu kredit," access to digital financial services still depends on technological and financial infrastructure excluding those without smartphones, internet access, or credit histories. Thus, this gap reveals a contradiction: the promise of empowerment may not reach marginalized groups, reinforcing social and economic inequalities and the discourse ultimately places the burden of financial success on the individual while masking broader systemic barriers, calling for a more critical view of how empowerment is framed in digital finance advertising.

Thus, a critical discourse analysis (CDA) of Kredivo's Paylater advertisement reveals how linguistic and visual elements are carefully orchestrated to construct the ideal consumer as empowered, rational, and self-governing, drawing on Norman Fairclough's CDA framework, this study examines how language is used as a form of social practice, shaping and reflecting power relations and ideologies within the context of digital finance and the advertisement's testimonial format, featuring a business owner, further reinforces the message that paylater is a tool for those who are financially savvy and entrepreneurial of the beneath the empowering rhetoric lies a complex interplay of economic interests and social realities and the Kredivo's campaigns, such as "andai anda pandai", aim to educate consumers about both the benefits and also the risks of paylater, they also contribute to the normalization of debt as a routine aspect of modern consumer life the dual-edged nature of paylater offering both financial flexibility and potential risk raises



important questions about the ideological role of fintech advertising in shaping consumer identities and behaviors. Therefore, this research critically investigates how Kredivo's Paylater advertisement constructs consumer empowerment through the discourse of financial flexibility of the analyzing the advertisement's textual and visual strategies and situating them within the broader context of neoliberal consumer culture, the study seeks to uncover the underlying ideologies and societal implications of paylater's rise. Ultimately, this analysis highlights the significance of digital financial services advertising in promoting narratives of self-responsibility, economic control, and the redefinition of consumer empowerment in the digital era then this research is important because it shows that Kredivo's advertisement does more than sell a product it changes how people think about money, debt, and themselves. It praises borrowing as smart, but hides the risks. It says you're empowered, but only if you already have access. And in doing so, it teaches people to blame themselves for financial failure not the system.

Therefore, in this research seeks to explore how Kredivo's Paylater advertisement constructs consumer empowerment through the language of financial flexibility. The first research question investigates how linguistic elements in the ad portray borrowing not as a necessity, but as a smart, strategic choice. The second question examines how the advertisement reflects and reinforces neoliberal governmentality by shaping consumers into self-disciplined, rational financial actors. Accordingly, the objectives of this study are twofold: first, to analyze the linguistic and visual components of the advertisement to understand how it frames borrowing as a form of empowerment and second, to examine how the discourse supports neoliberal values such as individual responsibility and economic self-management, ultimately influencing how consumers view and govern their financial behavior.

Literature Review related the Studies

There have been many studies on critical discourse analysis conducted by previous researchers The study Building Prestige Values For Eatsambel Products Through Instagram Advertising: A Critical Discourse Analysis by Nadia, I., & Basri, I. (2025) analyzed how prestige value is built through Eatsambel product advertisements on Instagram, focusing on thematic, schematic, and semantic aspects and this study uses a qualitative method with Teun A. van Dijk's Critical Discourse Analysis to examine Eatsambel's Instagram ads from November 2023 to January 2024. The analysis focuses on thematic, schematic, and semantic elements. The findings show that prestige is built through themes like quality ingredients, authentic production, and rich culinary culture. The ads use elegant visuals and relatable narratives, with word choices that highlight superior taste and the prestige is constructed not just through exclusivity, but also by creating emotional and cultural connections and this approach helps attract a broader audience by blending tradition and modern digital strategies.

Another research that relates to this research is written by Laurinda,C,. & pangaribuan, C, (2024) identified the influence of five factors psychological factors, external factors, financial literacy, hedonic motivation, and utilitarian motivation on impulsive buying behavior using Shopee Paylater among Generation Z employees at Private Banks in South Tangerang and uses a quantitative research method focused on Generation Z employees at private banks in South Tangerang who use Shopee Paylater.

The data was collected through an online questionnaire via Google Form. Thus, the finding of this research that psychological factors and hedonic motivation significantly increase impulsive buying behavior, especially when using Shopee Paylater. So, in contrast, financial literacy reduces impulsive buying, showing that financially aware individuals are more cautious the external factors and utilitarian motivation were not found to have a strong impact, these results highlight the importance of emotional and psychological triggers in influencing Gen Z's buying behavior, suggesting that marketing strategies should focus on emotional appeal while also encouraging financial responsibility.

In addition this study on Construing the Textual Features, Discourse Practice and the Socio-Cultural Practice of a Wardah Renew You Series Advertisement: A Critical Discourse Analysis Brilliantia,C,. & Setiarini,N, (2022) this study aims to analyze the textual features, discourse practice, and socio-cultural practice in the *Wardah Renew You Series* advertisement using a descriptive qualitative method and Fairclough's three-dimensional Critical Discourse Analysis model. And the data were taken from the advertisement on Wardah Beauty Malaysia's YouTube channel, the focusing on phrases and clauses that reflect the ad's language, production, and social context. Furthermore, the findings show the use of personalized language like "your," smooth linking with "and," and positive adjectives to highlight benefits and the ad targets women aged 25 and above, aligning with Wardah's "Feel The New You" campaign and featuring Fenita Arie as ambassador. Socially, the ad empowers women to feel confident about aging and also the advertisement blends personal language and cultural values to influence how beauty and confidence are perceived.

Furthermore, the study of Beauty Advertisement Products in Forming the Reality of Society: A Critical Discourse Analysis Hidayat, D. N., & Kusuma, D. (2022) analyzed how two competing beauty product advertisements shape social reality and attract customers through their language and visuals and the data consist of three ads from Wardah and Maybelline downloaded from YouTube, selected for their persuasive language that shapes societal ideas about beauty, especially targeting women by using Fairclough's Critical Discourse Analysis, it examines the texts, how the ads are produced and consumed, and their social context, based on ads found on YouTube. Therefore, the findings show that the ads use persuasive language and images to not only reflect but also shape societal ideals about beauty, aiming to win consumer sympathy and the study concludes that beauty ads play a key role in constructing social perceptions, influencing public attitudes, and guiding consumer behavior across both local and international brands.

Research Gap

From their previous studies are the most previous studies using CDA have focused on beauty advertisements, exploring how they construct prestige, identity, and cultural values (e.g., Nadia & Basri, 2025; Brilliantia & Setiarini, 2022; Hidayat & Kusuma, 2022). These works emphasize aesthetic and social themes. Meanwhile, Laurinda & Pangaribuan (2024) examined impulsive buying through Shopee Paylater using a quantitative approach but did not analyze the discourse or ideological content of the ads. In contrast, and what make the differences their studies between this research, and this study focuses on financial advertising, specifically Kredivo's Paylater, to explore how consumer empowerment is constructed through the discourse of financial flexibility. By combining Fairclough's CDA with Foucault's theory of governmentality, this



research reveals how digital ads normalize debt as a rational, empowering choice an area largely overlooked in previous studies.

Theoretical Framework

Critical Discourse Analysis (CDA) is a methodological approach used to investigate how language, visuals, and communication practices shape and reflect power relations, ideologies, and social structures. In the context of your abstract, CDA specifically Norman Fairclough's three-dimensional framework serves as the primary tool for dissecting how Kredivo's Paylater advertisement constructs the idea of consumer empowerment through financial flexibility. This study uses Norman Fairclough's Critical Discourse Analysis (CDA) and Michel Foucault's theory of governmentality to analyze Kredivo's PayLater advertisement. Fairclough's CDA explains how language is not neutral it reflects and shapes power and ideology. His model looks at three levels: 1. Textual level the words and grammar used, 2. Discursive practice how the ad is created and received, 3. Social practice the wider social and ideological context. Foucault's theory of governmentality helps to understand how power works by shaping people's behavior. In this case, the ad presents consumers as smart and responsible for managing their own finances. It promotes ideas like self-control and financial planning, aligning with neoliberal values. By combining these two theories, the study explores how Kredivo's ad doesn't just sell a product it also spreads deeper messages that normalize debt and encourage consumers to think of borrowing as a smart, empowering choice in today's digital economy.

METHOD

This study adopts a qualitative critical approach by employing Norman Fairclough's Critical Discourse Analysis (CDA) framework, complemented by Foucault's theory of governmentality. Therefore, this research explores how Kredivo's Paylater advertisements construct consumer empowerment while embedding users in a discourse of financial self-discipline and neoliberal responsibility.

Data and Data Source

in this study the data in this research there are 6 words and sentences from the advertisement's captions used in this study come from the linguistic and visual elements of Kredivo's Paylater advertisements on YouTube and Instagram. The analysis focuses on the captions (words and sentences) and visuals to understand how the ads frame borrowing as smart financial behavior. It also explores how the ads promote consumer empowerment and normalize debt as part of financial literacy within a neoliberal context. Thus, these platforms were chosen for their strong influence on consumer perception in Indonesia. Beside that, the data were collected from a digital advertisement published on social media platforms, specifically YouTube and Instagram and the data source in this study is the Kredivo Paylater advertisement, specifically its publicly available digital

advertising materials. And the abstract mentions that the research analyzes “some caption’s words and sentences” in the Kredivo advertisement, indicating that the actual ad content (text and visuals) is the main source of data.

RESULTS AND DISCUSSION

1. Textual Analysis: Linguistic Construction of Financial Empowerment

Kredivo’s Paylater ad uses language to present borrowing not as a sign of need, but as smart financial planning such as the slogan “Pake Paylater bukan karena gak ada duit, tapi belajar menghitung...” shows a debt as a clever choice of the informal phrases like “gak ada duit” and “biar cuan” connect with young, digital users. The phrase “belajar menghitung” suggests that using Paylater is thoughtful and planned, not impulsive.

Textual Analysis : Informal, strategic language “belajar menghitung,” “biar cuan” reframes debt positively. **Discursive Practice** Targets young digital consumers; borrows from neoliberal and youth discourses. **Social Practice** : Normalizes credit use; promotes self-management and financial literacy as empowerment.

2. Textual Analysis: Promoting Speed and Convenience

Other slogans such as “1 menit cair” and “proses cepat dan mudah limit pinjaman hingga 30 juta rupiah” foreground the immediacy and ease of accessing credit. The brevity and simplicity of “1 menit cair” (disbursed in 1 minute) function as a powerful linguistic tool to construct the service as efficient and user-friendly. This rapid access to funds is framed positively, reinforcing the consumer’s capacity to control their financial situation promptly, which aligns with neoliberal values of agility and self-management.

3. Textual Analysis: Emphasizing Large Credit Limits and Zero Interest

The claim “limit sampai 50 juta bunga 0%” further constructs Paylater as a financially advantageous tool. The emphasis on a high credit limit paired with zero interest suggests that consumers can responsibly leverage significant financial resources without immediate cost. This framing normalizes the use of credit as a rational and low-risk financial strategy, encouraging consumers to view borrowing as an extension of their economic agency rather than a potential liability.

4. Textual Analysis: Inclusivity via Alternative Payment Methods

The phrase “cicilan tanpa kartu kredit” highlights inclusivity by targeting consumers who do not possess traditional credit cards. This linguistic choice broadens the consumer base and constructs Kredivo as an accessible financial technology solution. It challenges traditional banking paradigms and positions digital credit as a democratizing force, empowering a wider population to engage in credit-based consumption and financial planning.

5. Textual Analysis Positive, promotional language "cepat & murah”

Quantifies value (30 juta rupiah)**Discursive Practice** Produced for digital consumption; targets consumer mindset; reinforces desirability of borrowing **Social practice** effects neoliberal values; normalizes debt; shifts focus from structural to individual financial responsibility

6. Textual Analysis : Short

Persuasive phrases highlight speed and simplicity “1 menit cair”. **Discursive Practice** : Draws from tech and consumer marketing discourses; targets digital-savvy users. **Social Practice** : promotes neoliberal values of self-responsibility, agility, and normalized debt

7. Discursive Practice: Production and Consumption of the Advertisement



From the discursive practice perspective, the advertisement is produced within a neoliberal capitalist context that valorizes individual responsibility and entrepreneurial agency. The slogans are crafted to resonate with contemporary consumer desires for autonomy, financial literacy, and convenience. The consumption of these messages by the audience is likely to reinforce self-governing subjectivities, where consumers internalize the notion that managing credit through Paylater is a mark of rationality and empowerment.

8. Discursive Practice: Intertextuality and Social Media Amplification

The dissemination of these slogans through digital platforms also reflects intertextual practices where the advertisement dialogues with broader discourses of fintech innovation and consumer empowerment. Social media sharing and user testimonials amplify the message, embedding the neoliberal narrative of self-responsibility and economic control deeper into public consciousness. This process creates a feedback loop where consumer identities are continuously shaped and reshaped by such discourses.

9. Social Practice: Neoliberal Governmentality and Financial Subjectivity

The applying Foucault's theory of governmentality and the advertisement functions as a mechanism of neoliberal governance by shaping how consumers govern themselves financially. It encourages individuals to adopt self-disciplining of the behaviors calculating, planning, and optimizing credit use which aligns with the neoliberal ideal of the self-responsible economic agent the subject position constructed here is one where consumers internalize financial flexibility as a personal responsibility and a form of empowerment.

10. Social Practice: Normalization of Installment-Based Consumption

The normalization of instalment payments as a "prudent financial strategy" reflects broader neoliberal economic rationalities that prioritize consumption as a driver of economic growth for framing paylater as a tool for financial literacy and entrepreneurial agency, the advertisement legitimizes debt-financed consumption as a rational choice and this normalization subtly shifts societal attitudes toward credit, making borrowing an accepted and even desirable practice within consumer culture.

11. Ideological Implications: Shaping Consumer Identities

Ideologically, the advertisement reinforces a neoliberal consumer culture that valorizes autonomy, self-management, and economic rationality. So, It constructs an empowered consumer identity that is both self-governing and entrepreneurial, masking the risks of indebtedness behind the rhetoric of financial literacy and flexibility and this ideological framing serves to naturalize the expansion of digital credit services within capitalist markets, aligning individual financial behavior with broader economic imperatives.

12. Critical Reflection: Empowerment and Risk in Digital Financial Services

While the discourse promotes empowerment, it also obscures the potential risks associated with easy access to credit, such as over-indebtedness and financial vulnerability and the governmentality framework suggests that such advertising not only encourages responsible borrowing but also shifts the burden of risk management entirely onto the consumer. While, this duality highlights the need for critical awareness of how financial empowerment is constructed and the socio-economic power relations embedded within digital financial services advertising and this comprehensive analysis reveals how

Kredivo's Paylater advertisement strategically constructs consumer empowerment through financial flexibility, embedding neoliberal ideologies and reshaping consumer subjectivities in the digital financial landscape.

CONCLUSION

In this research demonstrates that Kredivo's Paylater advertisement constructs consumer empowerment by framing for the borrowing not as a sign of financial distress, but as a rational and strategic financial decision of the utilizing Norman Fairclough's Critical Discourse Analysis and Foucault's theory of governmentality. Therefore, the study reveals how the advertisement's language and visuals position consumers as financially savvy and self-governing individuals and this narrative aligns with neoliberal values, promoting the idea that managing debt is a form of financial literacy and entrepreneurial agency. However, the study also highlights the complexities and potential risks embedded in this discourse and the advertisement normalizes installment-based consumption and presents credit as a tool for empowerment, it can obscure the dangers of over-indebtedness and financial exclusion and also not all consumers have equal access to digital financial services, and the promise of empowerment may not extend to marginalized groups lacking technological or financial resources.

Furthermore, the ad's empowering message may inadvertently reinforce existing social and economic inequalities. Eventually in this conclusion, this research underscores the significant role of digital financial advertising in shaping consumer identities and financial behaviors in Indonesia's rapidly evolving fintech landscape of the critically examining the ideological underpinnings of Kredivo's Paylater campaign and also the study calls for greater awareness of how such narratives influence public perceptions of debt and financial responsibility. Thus, a more nuanced and critical approach is needed to ensure that consumer empowerment in digital finance is both inclusive and genuinely beneficial.

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