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# IMPOLITENESS STRATEGIES USED BY CUSTOMERS OF MUARA BUNGO HOME CREDIT

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# **ABSTRACT**

This research analyzes the impoliteness strategies used by customers of Muara Bungo Home Credit through WhatsApp text messages and how the strategies function in delivering the impoliteness between the customers and the employees of Home Credit. The purposes of this research are (1) to identify the types of impoliteness strategies used by customers of Muara Bungo Home Credit; (2) to analyze the functions of impoliteness strategies aimed by customers of Muara Bungo Home Credit. The research also applied descriptive qualitative method, with the customers' WhatsApp text messages as the source of the data.

The result of this research shows that, (1) there are 19 data of impoliteness strategies found in the WhatsApp text messages from customers' of Muara Bungo Home Credit, which are sarcasm/mock politeness (4 data), positive impoliteness (3 data), negative impoliteness (6 data) and bald on record impoliteness (6 data) which occurred the most in the research; (2) all 19 data of impoliteness strategies used by the customers had different functions, which are affective (7 data), entertaining (4 data) and coercive (8 data), which is the most applied function in the research.

Keywords: Pragmatics, Impoliteness, Muara Bungo Home Credit, WhatsApp

# I. INTRODUCTION

In every social interaction, there is a set of rules that society has to follow which is called social norms. These norms rule many aspects of life, including language. People use language to maintain good communication and social interactions. In order to do so, people must be able to follow the social norms by showing good attitude or being polite.

When we talk about politeness and impoliteness in social interactions, we cannot separate them from pragmatics. Yule (1996:59) emphasizes in his book, that using a language is not only about doing linguistic interaction but also social interaction. Robin Lakoff (1989:116) also suggests two fundamental rules of pragmatic competence: be clear and be polite. Therefore the study of impoliteness is closely related to pragmatics study. Pragmatically, utterances are considered impolite if they threaten the face of the recipient.

Culpeper2003:1549) states that the key difference between politeness and impoliteness is intention, whether it is to support face (politeness) or to attack face (impoliteness). This impoliteness phenomenon can lead to social disharmony and may cause social conflicts (Culpeper, 2011:19-22).

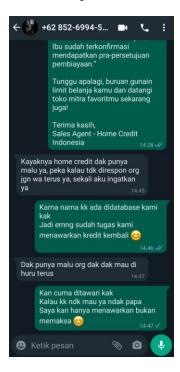
Impoliteness frequently occurs in many fields of social interaction, such as political and academic fields, and workplace situations. In this modern era, people use social media to communicate and interact. There are numerous social media platforms available to be used as communication tools, such as WhatsApp (WA), Facebook (FB), Twitter, LINE, Instagram, and many others.

Using pragmatic approach, this research aims to identify the impoliteness strategies used by customers of *MuaraBungo Home Credit*. According to Culpeper (1996:356-7), there are five strategies of impoliteness: bald on record

impoliteness, positive impoliteness, negative impoliteness, sarcasm politeness, and withhold impoliteness. Unlike the politeness strategies which are used to maintain the face, these strategies are used to attack the face.

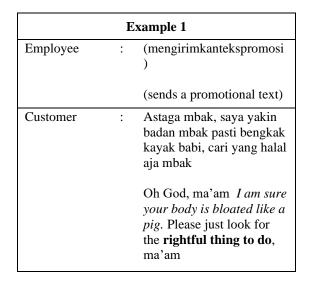
The impolite text messages sent by the customers of *Muara Bungo Home Credit* conveyed certain purpose or functions, such as to express anger or just to deliver jokes. In the study of impoliteness there are also three functions of impoliteness proposed by Culpeper (2011:221), which are affective impoliteness, coercive impoliteness, and entertaining impoliteness.

Take a look at data samples below:



In the example of data above, a *Home Credit* employee sent a promotional text message to one of the customers on Wednesday, March 22<sup>nd</sup> at 9.12 pm. The text consisted of a product list that were sold at *Home Credit* and the employee intended to spread the information to the customer.

Table 1. Example of Data



It can be seen that the customer insulted the employee by using impoliteness strategy called *bald on record* and *sarcasm/mock politeness*. The customer called the employee by the term 'pig' which is a direct impoliteness based on Culpeper's theory (1996). The customer clearly attacked the employee's face with no ambiguity. The expression of 'rightful thing to do' is a sarcasm directed to the employee. The customer made it look like a sarcastic advice, as if the job was sinful (haram) to do.

Below is another example of data:



Table 2. Example of Data

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		Example 2
Employee	:	(mengirimkan penawaran special kepada pelanggan)
		(sends a special offer to a specific customer)
Customer	:	Kayaknya Home Credit gak punya malu ya, peka kalau tidak direspon orang jgn wa terus ya, sekali aku ingatkan ya
		Seems like Home Credit has no shame at all. Be mindful if people do not respond, don't keep sending messages, I warn you one more time
Employee	:	Karna nama kakak ada di database kami kak. Jadi emang sudah tugas kami menawarkan kredit kembali©
		We sent it because your name is on our database ma'am. So it is our job to offer another credit ©
Customer	:	Dak punya malu org dak mau di huru terus
		You're so shameless, I do not want it but you keep forcing
Employee	:	Kan Cuma ditawari kak. Kalau kakak ndak mau ya ndak papa. Sayakan hanya menawarkan bukan memaksa©
		It's just an offer, and if you do not want it then that's okay. We only offered you, not forcing ©

The text messages above occurred after a Home Credit employee tried to send a special offer for a customer. It shows how the customer kept pointing out the bad sides of the employee. To her, the employee had done something terrible and she threw insult on the employee's so-called wrong doing. By saying 'you're so shameless' and accusing the employee of having no manner, this customer attacked the employee's negative face as well as threatened

her by warnings. Culpeper (1996) called this strategy as negative impoliteness.

In this research, the writer analyzes the impoliteness strategies used by the customers of *Muara Bungo Home Credit* in the work-related conversations. Furthermore, the writer also looks into the purpose or functions of those strategies and the reasons that make the customers behave in such impolite behavior through their written communication via WhatsApp text messages. By applying the theory of impoliteness. The writer intends to find the impoliteness strategies and how the customers use them in their responses.

The writer chooses Impoliteness by Customers of *MuaraBungo Home Credit* to be analyzed in this research for several reasons. First, because impoliteness is an important element in verbal and non-verbal communication. Without a knowledge of politeness, people will create conflict with their poor communication norms and create damage to many people's lives with their words. Therefore, it is very important to learn about impoliteness in communication.

Second, the writer is concerned about the rise of impoliteness in the society these days. It occurs almost in every social circumstances regardless of the social status, age, or financial situations. With the rise of impoliteness, the writer hopes that this research can improve the awareness of people to communicate in a better manner in order to maintain good relations with each other. Third, the writer believes that by conducting this research, it will help contributing into the field of linguistics, as there are not many researches out there that focus on the topic of impoliteness through the lens of pragmatics.

Based on the reasons above, the writer is interested in conducting this research with the title "IMPOLITENESS STRATEGIES USED BY CUSTOMERS OF MUARA BUNGO HOME CREDIT".

## II. METHOD OF THE RESEARCH

In conducting this research, the writer uses qualitative descriptive method. According to Hancock (1998:267), qualitative research focuses on developing explanations of social phenomena.

Qualitative research tends to analyze the data inductively. In this case, the writer uses this method to describe the expressions that were used by customers of *Muara Bungo Home Credit* that show impoliteness, as well as the purpose or functions of those strategies.

To analyze the data descriptively, the writer uses the impoliteness strategy by Culpeper (1996) on impoliteness strategies. Furthermore, the writer uses Culpeper (2011) theory of impoliteness strategy function to understand the purpose of those strategies.

# 1. Data Source

The term source of data refers to the location in which the data is obtained from. Sugiyono (2010:40) divides source of data into two types:

#### a. Substantial Data

The substantial data sources in this research are written text messages sent by customers of *Muara Bungo Home Credit*.

#### b. Locational Data

In this research, locational data are obtained from screenshots of WhatsApp text messages by customers of *Muara Bungo Home Credit*. The writer also uses various books related to impoliteness, journals and trusted internet websites to obtain more information on the topic.

# 2. Technique of Collecting the Data

Patton (2002:4) proposes three kinds of data collection techniques in qualitative research, they are in-depth open ended interviews, direct observation, and written documents. It is also supported by Vanderstoep and Johnston (2009:224) who suggest that the analysis of language and nonverbal language are involved in a qualitative study using written document method. In this case, the written sources are in the form of WhatsApp text messages by customers of Muara Bungo Home Credit.

The process of collecting the data was started with collecting WhatsApp chats from *Home Credit* customers that contain impoliteness strategies in the form of screenshots. The process took about a month, from May 7th 2023 to June

28th 2023. Then observing the utterances used by the customers. Continued by reading all documented text messages from the chatrooms. Finally, classifying the data into different categories based on the theory of impoliteness and processes each data using the written document techniques.

# 3. Technique of Analyzing Data

In order to analyze the data accurately, an effective technique is needed. The writer uses referential identity method proposed by Sudaryanto (1993:90). This method is compatible with the research as it determines impoliteness in language using customers' manner in communication as a determinant.

The steps in analyzing the data started with analyzing the impoliteness strategies using Culpeper's theory of impoliteness and categorizing them into five different types. Then, typing the documented data into Microsoft Word in order to make it easier to proceed. Making additional analysis on each collected data on the research discussions. Finding out the functions of each impoliteness strategy based on Culpeper's theory of impoliteness function (2011). Lastly, Making a final conclusion of the research after finishing the analytical process.

# 4. Technique of Presenting Data

The writer uses both formal and informal methods to present the results of the analysis. The formal method includes tables to present the content of text messages by customers of *Muara Bungo Home Credit*. The informal method includes descriptive and narrative explanation of each strategy and some screenshots from the actual WhatsApp chatroom to reveal the direct communication between the employee and the customer.

# III. RESULT

This chapter provides all findings and discussions from the two research questions:

- 1) the types of impoliteness strategies used by customers of *Muara Bungo Home Credit*;
- 2) the functions of impoliteness strategies by customers of *Muara Bungo Home Credit*.

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# 1. Types of Impoliteness Strategies Used by Customers of Muara Bungo Home Credit

The results of this analysis shows that there are 20 impoliteness data in interactions between *Home Credit* customers and its employee. Out of these 19 data, 6 of them are categorized as negative impoliteness, along with bald on record impoliteness with the same amount of occurrence. Below is the complete result of the analysis:

Tabel 1. Types of Impoliteness Strategies Used by Customers of MuaraBungo Home Credit

No.	Impoliteness Strategies	Frequency	Datum
1.	Bald on Record Impoliteness	6	2, 5, 7, 15, 17, 18
2.	Positive Impoliteness	3	6, 11, 16
3.	Negative Impoliteness	6	1, 4, 10, 13, 14, 19
4.	Sarcasm/Mock Politeness	4	3, 8, 9, 12
5.	Withhold Politeness	0	-
	Total	19	

it can be seen that bald on record and negative impoliteness has the most occurrence, followed by sarcasm which occurred 4 times. The least used strategies are positive impoliteness which only occurred 3 times, and withhold politeness did not appear. This result gives off the conclusion that the customers had no intention to show the slightest respect to the employee. This can be seen from the high amount of bald on record and negative impoliteness, which are considered the most harsh types of impoliteness. From the result of the analysis, we can see that the customers of Muara Bungo Home Credit preferred to attack the negative faces of the employees (negative impoliteness) and they did it in a very straight forward manner (bald on record impoliteness).

# 2. Functions of Impoliteness Strategies aimed by Customers of Muara Bungo Home Credit

The result shows that most of the strategies were aimed to show coercive impoliteness to the employee, with the purpose to make themselves feel superior in the interactions.

Take a look at the result of the analysis below:

Tabel 2. Functions of Impoliteness Strategies Aimed by Customers of *MuaraBungo Home Credit* 

No.	Functions of Impoliteness	Frequency	Datum
1.	Affective	7	1, 2, 4, 5,
1.	Impoliteness	,	7, 14, 17
2.	Coercive Impoliteness	8	8, 9, 10, 12, 13, 15, 18, 19
3.	Entertaining Impoliteness	4	3, 6, 11, 16
	Total	19	

The result above shows that the customers of Home Credit mostly aimed for coercive impoliteness in their interactions, which means that they mostly used impoliteness strategies to display their superiority over the employees, as the customers believed they had higher status than the employees. It can be seen from the high amount of coercive impoliteness with 8 occurrences in the data.

In addition to that, the customers also used the impoliteness strategies to express their anger toward the employees. This can be seen from the high amount of affective impoliteness which occurred 7 times, followed by entertaining impoliteness with only 4 occurrences.

#### IV. DISCUSSION

This chapter discusses all data findings of impoliteness strategies used by customers of *MuaraBungo Home Credit*.

## Datum 1



Conversation Mbaksayamaunanya.. Customer Inikenapaya orang pusatnelfonterus. Bosansayaditelfonin. Sayanijatuh tempo masi lama tapisudahditelfonin. Lebihlebihdari bank. Hutanggabanyak!!!! Miss, I want to ask. Why do the people from HCI Center keep calling me? I'm so sick of being called. My payment is not due around this time, but I am already getting calls. Especially from the bank. My debt is not that huge!!!!

The interaction above occurred when a customer sent a complain on March 22nd 2023, at 04.22 pm. The customer complained about how the people from HCI (Home Credit Indonesia) Center kept calling her number during her work hours. The customer felt disturbed by the calls and claimed that her debt was not that huge to deserve such treatment from HCI Center.

In his comment, the customer showed his annoyance and anger toward the supposedly bad behavior of the employees at HCI Center and took the anger out on *Muara Bungo Home Credit* employee who had very little relations to the problem.

From the data above, it can be seen that the customer used **negative impoliteness** to display his impolite remark toward the employee. The comment, "Why do the people from HCI Center keep calling me?" showed how the customer associated the people at HCI Center as a group of annoying employees who disturbed his work hours. Which means that the customer associated those employees with a negative aspect explicitly. This type of impoliteness strategy is called negative impoliteness.

The customer also aimed the strategy as an **affective function**. The remark, "My debt is not that huge!!!!" implied how he believed that he did not deserve such embarrassing treatment from HCI and that HCI employees were to blame for his emotional reaction. As Culpeper (2011:223) states that affective impoliteness is the targeted display of heightened emotion. In this case, the customer blamed the employee for his anger and annoyance in the situation.

Datum 2



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	<u> </u>			
	Conversation			
Employee	:	(mengirimkantekspromosi)		
		(sends a promotional message)		
Customer	:	KeturunanDajjalmakcikni, I		
		taknakbuat dose		
		This lady (makcik) is a spawn of Dajjal, I don't want to make sins		

In this data, an employee sent a promotional text message to a list of customers on March 25th 2023 at 09.15 pm. The text consisted of new information regarding the new products available at *MuaraBungo Home Credit* and the contact information for the purchasing methods. It was mandatory for the employee to send the information to all customers of HCI, because the purpose of the text was to give information and to attract more purchases from the existing customers. However, a customer responded to the message with a rude comment that had nothing to do with what the employee had sent to her.

From the data above, it is obviously seen that the customer used bald on record impoliteness, as she explicitly used rude words and inappropriate terms in her response. The utterance, "This lady (makcik) is a spawn of Dajjal" was rude, because Dajjal itself is a name for a satanic entity in Islam and is associated with horrible behaviors and terrible appearance. The customer used the term Dajjal to described the action that the employee had done to her was horrible and she considered that action of sending the text as equally sinful as what Dajjal does to humanity, which was too dramatic and theatrical to say. The term Dajjal was used to show her annoyance toward the text as if it was so sinful and the employee deserved to be called out with the name Dajjal for sending it.

The fact that the customer associated the employee with such horrible entity showed how impolite the remark was. The customer did not consider the face of the employee who received the comment and directly attacked the face of the employee by calling her as *Dajjal*, which was very rude for its own title. This type of impoliteness is called bald on record

impoliteness, in which the customer downplayed the face of the employee. Just like Culpeper (2005: 41) states, people who do face-threatening acts (FTA) in direct ways, clearly, and without ambiguity would be considered bald on record impoliteness.

From the data above, we can also notice the function aimed by the customer by using this bald on record impoliteness. Here, the customer aimed **affective function** with her impolite comment, in which she blamed the employee for sending her that text and caused her to feel annoyed. She also added, 'I do not want to make sin' as if the employee was to blame for her making sins about the rude comment she sent about the text message.

#### Datum 3



In the data above, an employee sent

Conversation				
Employee	:	(mengirimkan teks promosi)		
		(sends a promotional message)		
Customer	:	: Agama mbakapa, tobatmbak@		
What is your religion? Repent				
		your sins, miss ©		

similar promotional message to another customer

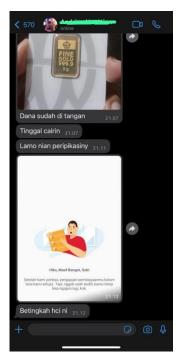
of *Muara Bungo Home Credit* on March 25th 2023, at 09.10 pm. The text was similar to the previous data, in which the employee gave detailed information about the new products available at *Muara Bungo Home Credit* and gave further information about the contact person for those who wanted to purchase the newly-provided items.

In this case, the customer used the impoliteness strategy called sarcasm or mock politeness. The utterance, "What is your religion? Repent your sins, miss" was a sarcastic comment made with the intention to mock the employee for the seemingly 'unreligious' action of sending him a text message and bothered someone's peaceful time. The customer sarcastically asked about the employee's religion, it does not mean that the customer actually wanted to know the employee's religion. It was a sarcastic comment that he threw at the employee to imply his critics about the employee's 'unreligious' behavior.

From the explanation above, we can see how the impoliteness strategy used by the customer is categorized as sarcasm or mock politeness. Impoliteness is basically insincere politeness, since the impolite remark is usually covered as seemingly 'polite' comment at a surface level. A sarcasm can only be analyzed if we look for the implicit intention of one's utterance.

The impoliteness strategy above was used for an **entertaining function**. The customer sarcastically asked about the employee's religion in order to make fun of the employee's mannerism and pointed her as someone with no religious background. This mockery was meant for the customer's own humor. The utterance gave the customer some kind of pleasure for mocking someone else's religious background. In addition to that, the customer also added a smiling emoji, as if it showed his emotional state as he sent the text message.

#### Datum 4



Customer : Dana sudah di tangan.
Tinggalcairin
Lamonianperipikasinyo
Betingkah HCI ni

The money is already in hands.
Just need to withdraw.
The verification takes so long
This HCI is acting up

The interaction above took place on March 26th 2023 at 9 pm, when the customer was trying to purchase a credit at *MuaraBungo Home Credit*. In order to make a purchase in credit, a customer had to get through some administrative steps, which was necessary and could not be skipped at any cost. However, in the process of purchasing the item, the customer complained about how the verification process took so long to get done and threw rude comments about the service and how HCI was acting up on her.

The data above showed how the customer used an impoliteness strategy called **negative impoliteness**. In this interaction, the customer complained about the verification process that took so much of her time. The utterance "The verification takes so long" implies that the customer was annoyed at how

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MuaraBungo Home Credit served their customer. The utterance then followed by another comment saying, "This HCI is acting up" which pointed a finger at HCI for the seemingly 'negative' behavior and horrible service for the customer.

This type of impoliteness strategy is called negative impoliteness, because the customer attacked the negative face of the employee and HCI as a company. Her utterance significantly implied that HCI had the worst service in the world, as if HCI had no professionalism as a company.

Furthermore, the customer used this negative impoliteness strategy as a function of **affective impoliteness**. This means that the customer applied the strategy by blaming the employee for her anger and annoyance at the service. She blamed the employee for not being able to speed up the verification process, which then led her to throw rude comments at HCI. With this impoliteness, the customer blamed MuaraBungo Home Credit for making her angry with the service and that the impolite behavior she showed was the result of HCI itself.

Datum 5



	Conversation		
Employee	:	(mengirimkantekspromosi)	
		(sends a promotional message)	
Customer	:	Malas, <i>HARAAMMM!!!!</i>	
		Makan la duit haram	
		tudengankamu	
		Screw that, SINFULLL!!!	
		Just eat those sinful money for	
		you	

On March 27th 2023, the employee sent another promotional text message to customers of *MuaraBungo Home Credit*. It was mandatory for the employee to spread the information to all customers, as it was a part of the work procedure that the employee had agreed to do in the job. However, one of the customers seemed to hate the weekly text messages from HCI and felt annoyed at the employee's action.

The comment that the customer gave in that interaction is categorized as an impoliteness strategy called bald on record impoliteness. The utterance "SINFULLL!!! Just eat those sinful money for you" was so direct, which makes it obviously seen to be rude and impolite. She downplayed the face of the employee and attacked the face in a direct manner. This type of impoliteness strategy does not take into account the face of the recipient, and in this case, the customer did not consider the fact that the employee is also a human with a heart and feelings. Therefore this type of impoliteness strategy is categorized as bald on record impoliteness.

Moreover, the customer used this bald on record impoliteness as an **affective function** to display her anger and emotional state toward the employee. The utterance "SINFULLL!!! Just eat those sinful money for you" was directed at the employee, as if she was the one to blame for the money that HCI asked from the customer. The customer made it seem like it was the employee's fault that made her angry and annoyed. This type of function is called affective because the customer believed that MuaraBungo Home Credit was responsible for making her angry.

#### V. CONCLUSION

After finishing the research analysis, the writer created some conclusions as followed: (1) There are 19 data of impoliteness strategies found in WhatsApp text messages between *Muara Bungo Home Credit* employee and its customers. The most used strategy are bald on record impoliteness and negative impoliteness with 6 occurrence for each; (2) Out of the 19 data of impoliteness strategies, 8 strategies functioned as coercive impoliteness which occurred for the reason of displaying their social status over the employee.

Below is the final result of the analysis:

Tabel 3. Conclusion of the Research

No.	Impoliteness Strategies	Frequency	Datum
1.	Bald on Record Impoliteness	6	2, 5, 7, 15, 17, 18
2.	Positive Impoliteness	3	6, 11, 16
3.	Negative Impoliteness	6	1, 4, 10, 13, 14, 19
4.	Sarcasm or Mock Politeness	4	3, 8, 9, 12
5.	Withhold Politeness	0	-
	Total	19	

The result of the research shows that the customers of Muara Bungo Home Credit used bald on record impoliteness and negative impoliteness the most in their text messages on WhatsApp. This shows that the customers tend to use the most impolite forms of the strategies, because both bald on record and negative impoliteness attack the face of the recipient in a very rude manner compared to the other three strategies that are a little bit passive and less attacking.

From the final result above, the writer concludes that the customers of *MuaraBungo Home Credit* preferred to use the most provoking impoliteness strategies because they are more powerful and effective in showing the disrespect that they were directing towards the employees. By using a high frequency of the two strategies,

the customers attacked the face of the employees and Home Credit with strong impolite statements and ruined the image of the employees and the company. This means that the customers of Home Credit did not care about the face of the employees and had no respect for *Muara Bungo Home Credit*.

In addition to that, the data also showed that the customers used impoliteness strategies for various purposes. The coercive function occurred the most in the data, which shows that the customers thought very highly of themselves and it somehow justified their impolite behavior towards the employees. As Culpeper (2011:277) said, coercive impoliteness is more likely to occur in situations where there is an imbalance of power in which the speaker with higher status has more freedom to be impolite. In this case, the customers had higher status than the employees, which is why the coercive impoliteness occurred in the messages.

The writer concludes that the main motive of using these impoliteness strategies was coercive function, because the customers' higher social status made them feel superior and less polite toward the employees who had lower social status.

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