

Xulosa qilib aytganda, bu tizim aholining diniy e'tiqodlariga mos keluvchi moliyaviy xizmatlarni taklif etish orqali moliyaviy xizmatlardan foydalanish imkoniyatlarini kengaytiradi va aholining bank tizimiga bo'lgan ishonchini oshiradi. O'zbekistonda islom moliyasini rivojlantirish mamlakat moliya tizimini yanada barqaror, inklyuziv va diversifikatsiyalashgan shaklga keltirishga xizmat qiladi. Mazkur yo'nalishda kompleks yondashuvni qo'llash, xalqaro tajribadan samarali foydalanish hamda milliy iqtisodiyot xususiyatlarini hisobga olgan holda institutsional va huquqiy islohotlarni amalga oshirish kelgusida ushbu sohaning barqaror rivojlanishini ta'minlaydi.

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THE LANGUAGE OF FINTECH: A DISCOURSE ANALYSIS OF PERSUASION AND FRAMING IN FINANCIAL INNOVATION

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Abstract. *This research takes a closer look at the language used by the financial technology sector, moving beyond traditional economic analyses to understand how words persuade and frame our perception of money in the digital age. It deconstructs the text found on fintech platforms, from the catchy slogans on websites to the dense paragraphs in user agreements, using two powerful linguistic lenses: Critical Discourse Analysis (CDA) and Conceptual Metaphor Theory. To do this, a substantial collection of text, or corpus, was assembled from robo-advisors,*

cryptocurrency websites, and buy-now-pay-later (BNPL) services. The analysis then identified recurring patterns, such as dominant metaphors and the tone of the language used. The findings reveal that fintech communication is a carefully crafted tool. It consistently employs metaphors of simplicity, like investing, simplified, and empowerment, such as take control, to gently guide user behavior. However, this encouraging language often exists in stark contrast to the complex, risk-laden clauses buried in terms of service, which are frequently written in a detached, legalistic style. The very word innovation itself is shown to carry a positive weight that can sometimes deflect ethical questions. The study concludes with a call for action, recommending clearer language standards set by regulators, better training for developers in ethical communication, and the adoption of linguistic audits to catch potentially manipulative language. Ultimately, this paper argues that financial innovation is not just a technological feat but a deeply linguistic one, demanding careful and interdisciplinary scrutiny.

Keywords: *Financial Discourse, Conceptual Metaphor, Critical Discourse Analysis, Persuasion, Plain Language, Fintech Communication.*

The swift rise of financial technology, or fintech, has dramatically reshaped how people around the world interact with money, making services like digital payments and automated investing accessible to a much broader audience. Most of the scholarly and regulatory conversation, however, has quite naturally concentrated on the technological breakthroughs, the economic ripple effects, and the complex regulatory puzzles that fintech creates (Thakor, 2020). What often gets overlooked in this focus on code and capital is the fundamental role of language. After all, every new financial app, every digital wallet, and every online lending platform is introduced to the world through words, the persuasive copy on a website, the intuitive labels on a user interface, the enticing promises of a marketing campaign, and the binding fine print of a service agreement. This language does much more than simply describe a neutral product; it actively builds a reality, sculpts user perceptions, and gently steers financial decisions. As Lagoarde-Segot (2019) wisely points out, finance itself can be understood as a system of representations, a world built on narratives and symbols where language holds immense power.

This paper puts forward the idea that to truly grasp the nature of financial innovation, we must take a linguistic turn. It argues that fintech companies are not just building better technology; they are engineering sophisticated forms of communication. These platforms use carefully chosen words and phrases to frame their services, often tapping into the cognitive biases that behavioral economists have identified, but they do so through specific, analyzable linguistic choices. Consider, for example, the language a robo-advisor uses to talk about "risk." Is it presented as a dangerous pitfall or a manageable part of a journey?

What kinds of metaphors do cryptocurrency platforms employ to make the abstract and volatile world of digital assets feel concrete and exciting? And how do the user agreements for Buy-Now-Pay-Later services manage the inherent tension between promising effortless, carefree spending and the sobering reality of accumulating debt?

The central goal of this research is to unpack the persuasive power of fintech language by applying the tools of applied linguistics. It sets out to answer three core questions: first, what are the dominant metaphors and conceptual frames that shape fintech discourse across different types of services? Second, how does this language construct a specific identity for the "ideal" user and define the very nature of the financial service being offered? And third, where do the potential ethical problems and contradictions lie within these linguistic constructions, especially in the gap between upbeat marketing material and the cautious legal text? By pursuing these questions, this study aims to connect the dots between behavioral economics, which identifies the biases in our thinking, and linguistics, which reveals how those biases are activated and reinforced through the words we read and hear. The findings hold significant implications for consumer protection, for how we teach financial literacy, for the principles of ethical design in tech, and for the future of financial regulation, advocating for a kind of transparency that is not just about disclosing information, but about the very language in which that information is couched.

The foundation of this study rests on three interconnected areas of scholarship: the emergence of fintech, the key insights from behavioral economics, and the application of linguistic theories to the world of economic discourse.

Scholars generally agree that fintech represents technology-enabled innovation in financial services, leading to new business models and products (FSB, 2019). Research has extensively documented its potential to increase efficiency, bring more people into the financial system, and foster competition (Vives, 2019). Yet, a more critical perspective has also emerged, one that examines fintech's own disruptive narrative as a powerful ideological tool in its own right. As Lagna (2022) observes, the constant talk of disruption often serves to legitimize new companies by painting established institutions as outdated and out of touch, all while positioning fintech firms as inherently progressive and focused on the consumer. This body of work confirms that the way fintech presents itself to the world is a strategic story worth deconstructing, but it typically does so without delving into the fine-grained details of the language itself.

The second pillar of this review comes from the revolution in behavioral economics, spearheaded by Kahneman and Tversky (1979) and their work on

heuristics and biases. Their research fundamentally challenged the old idea of the perfectly rational economic actor, or *homo economicus*, showing instead that real human decisions are shaped by mental shortcuts and predictable irrationalities. Concepts like our tendency to feel losses more keenly than gains (loss aversion), our preference for immediate rewards over future benefits (present bias), and our tendency to be overconfident are now central to explaining why people often make less-than-optimal financial choices (Thaler, 2015). Building on this, nudge theory, popularized by Thaler and Sunstein (2008), showed how designing the choice architecture, the environment in which people make decisions, can steer them toward better outcomes without taking away their freedom to choose. Fintech apps, with their carefully designed interfaces, are a perfect example of choice architecture in action. While existing research has used behavioral economics to analyze fintech design elements like button placement or default settings, there is a noticeable gap when it comes to focusing specifically on the linguistic aspects of these nudges, the actual words and phrases that constitute the primary channel of persuasion.

This is where linguistic scholarship provides the essential tools for a more detailed analysis. Conceptual Metaphor Theory (CMT), developed by Lakoff and Johnson (1980), posits that metaphor is not just a decorative feature of language but a fundamental way we think. It argues that we understand one abstract idea like investing by mapping it onto a more concrete, familiar one like a journey. The world of finance is rich with such metaphors, from understanding the market as a living organism "markets rallied," "a sickly economy" to framing trading as war "hostile takeover," "raid", patterns that have been extensively studied (Charteris-Black, 2004; O'Mara-Shimek et al., 2015). Alongside CMT, Critical Discourse Analysis (CDA) (Fairclough, 2013; van Dijk, 2015) offers a framework for examining how language, in its social context, can create, maintain, or challenge power structures and dominant ideologies. It asks critical questions: how does a text represent the world, how does it position the reader, and whose interests does this way of speaking ultimately serve? Although CDA has been applied to traditional financial news and corporate reports (Koller, 2004), its application to the direct-to-consumer language of fintech is still in its early stages.

This study, therefore, steps into a gap at the intersection of these three fields. It harnesses the analytical precision of linguistics, specifically metaphor analysis and CDA to empirically investigate the behavioral nudges embedded in fintech communication. In doing so, it grounds the big-picture narratives of "disruption" in the small, powerful details of the actual text that millions of people read every day.

To conduct this investigation, the research builds on a combined theoretical framework that brings together Conceptual Metaphor Theory (CMT) and Critical

Discourse Analysis (CDA). This pairing allows for an analysis that is both cognitively focused and socially critical, examining fintech language from the inside out.

The starting point is Conceptual Metaphor Theory. CMT argues that metaphors are not just poetic expressions but are central to how our conceptual system works, shaping how we think and act (Lakoff & Johnson, 1980). In the context of fintech, this is crucial. Financial concepts are often abstract, complex, and even intimidating. To make them appealing and understandable to a wide audience, fintech discourse must translate them into something familiar. Metaphors are the primary tool for this translation, connecting the unfamiliar target domain of finance to well-known source domains like games, journeys, or tools. For instance, if a platform consistently frames investing as a game, then learning about technical analysis can be described as leveling up, and diversifying a portfolio might be playfully compared to "not putting all your tokens in one chest. This kind of framing is not neutral; it has real cognitive and behavioral consequences, potentially downplaying the seriousness of risk and encouraging more frequent engagement through a sense of play. A key part of this study, therefore, is to systematically identify and categorize these metaphorical patterns across the collected fintech texts.

While CMT helps us see the cognitive frames, CDA provides the critical lens to question their social and political implications. Following Fairclough's (2013) influential three-dimensional model, the analysis considers the text itself (its vocabulary, grammar, and metaphors), the discursive practices surrounding it (how it is produced and consumed), and the broader social context (the institutional and ideological forces at play). CDA treats discourse as a form of social practice that both shapes and is shaped by society. It pushes us to ask whose interests are served by a particular way of representing things. For fintech, this means exploring how language creates a worldview where technological fixes are seen as the primary solution, where individual responsibility is emphasized over systemic critique, and where innovation is presented as an unquestionable good. Several concepts from CDA are particularly useful here:

First, nominalization refers to the process of turning actions or processes into nouns. Saying "the incurrance of late fees instead of "you will incur late fees" subtly removes the actor and the action, making the consequence seem abstract and inevitable rather than the result of a specific choice. Second, modality concerns the use of modal verbs like may, will, or must to express degrees of certainty, obligation, or possibility. This is especially important in risk disclosure, where the difference between "your investment will grow" and "your investment may fluctuate" is enormous. Third, interdiscursivity describes the mixing of different types of discourse within a single text, such as when a

fintech app blends a friendly, conversational tone with dense, formal legal language.

By integrating CMT and CDA, this framework allows the research to first uncover the deep cognitive schemas, primarily through metaphors that make fintech services feel intuitive and appealing. It then moves to critique the social relations and power dynamics that these schemas help to reinforce. This makes it possible to move from simply observing that a platform uses the metaphor investing is a journey, to a deeper critique of how that metaphor places the burden of success or failure squarely on the individual, downplays the role of systemic market forces, and neatly aligns with a broader neoliberal ideology of self-reliance and personal progress.

This research adopted a qualitative approach, using a method known as corpus-assisted discourse analysis. This approach is well-suited for providing a detailed, context-sensitive examination of language patterns within a large collection of texts.

To build the collection of texts, or corpus, a purposive sampling strategy was used. This means texts were deliberately chosen from three prominent areas of fintech over three months in early 2024. The first category was robo-advisors, for which public-facing materials like website copy, blog posts, and FAQ pages were collected from three leading global platforms, such as Betterment and Wealthfront. The second category was cryptocurrency exchanges, where marketing text from homepages, educational academy articles, and risk warnings were gathered from two major centralized exchanges like Coinbase and Binance. The third category was Buy-Now-Pay-Later (BNPL) services, for which both the promotional text from consumer-facing apps and websites and key clauses from their terms of service were collected from providers like Afterpay and Klarna. Only text that was publicly accessible was included, mirroring the information a typical new or potential user would encounter. The final compiled corpus contained approximately 85,000 words, and all the data were organized and managed using NVivo, a software tool for qualitative analysis.

The analytical process followed a two-phase, iterative approach guided by the theoretical framework. The first phase was dedicated to metaphor identification and categorization. This closely followed the Metaphor Identification Procedure (MIP) developed by the Pragglejaz Group (2007). The process involved carefully reading through the corpus to identify words or phrases whose meaning in context could be contrasted with a more basic, concrete meaning. For example, in the phrase "shield your portfolio from volatility," the word "shield" was identified as a metaphorical unit, pointing toward a deeper conceptual metaphor like volatility is a physical attack or investing is warfare. Once identified, these recurring metaphorical themes were

grouped into broader conceptual domains, such as journey, game, tool, or empowerment.

The second phase involved applying the principles of Critical Discourse Analysis to the data. This meant examining the texts with specific questions in mind. The analysis looked at transitivity and nominalization to understand who the main actors were and whether actions were being turned into abstract nouns. It scrutinized modality to see how possibilities, necessities, and risks were being expressed linguistically. Lexical choice and evaluation were analyzed to see what kind of vocabulary was used to positively describe the service, words like "seamless," smart, and free versus the language used to describe risks, words like may, could, or subject to. The analysis also paid close attention to interdiscursivity, observing how different registers, like marketing speak and legal jargon, were woven together. Finally, it considered reader positioning, exploring how the language addressed the user, for instance, through the direct use of "you" and imperative commands like "Start now," and what kind of identity this language constructed for them.

It is important to note the ethical considerations. Because the study analyzed text that was already publicly available for commercial purposes, it did not involve any personal data or direct interaction with users. All extracts from the corpus are quoted verbatim in the analysis for the sake of transparency, but when presenting the findings, they are not attributed to specific companies. This decision was made to keep the focus on identifying broad discursive patterns across the industry rather than offering a critique of any single firm.

The analysis unearthed several consistent and revealing patterns in how fintech companies use language. These patterns revolve around the use of dominant metaphors, the striking tension between different types of text within the same service, and the strategic construction of both the user's identity and the concept of financial risk.

The first major finding concerns the dominant metaphorical frames that permeate the promotional material. Three primary metaphorical domains stood out. The first was the pervasive metaphor of finance as a journey or path. This was especially common among robo-advisors, where language consistently framed financial management as a forward-moving, goal-oriented voyage. Phrases like "Get on the path to your financial goals" or "Your journey to financial freedom starts here" were typical. This metaphor works on several levels. It personalizes the often impersonal world of finance, making it feel like a unique adventure for each user. It implies a sense of continuous, progressive improvement. Most importantly, it positions the fintech platform itself as a helpful guide or a reliable map for this journey. However, this framing has a less obvious consequence: it individualizes both success and failure. It suggests that reaching the financial

"destination" depends almost entirely on the user's engagement with the tool, while potentially downplaying the impact of broader market downturns, which are easily dismissed as mere "bumps in the road" rather than serious, systemic events.

The second major metaphorical domain, investing or trading as a game, was particularly prominent in the discourse of cryptocurrency platforms aiming to attract retail investors. The language here was filled with invitations to "play with crypto," "earn rewards," and engage with interface elements labeled as "quests." This gamification strategy uses the familiar frames of play, competition, and reward to make the intimidating world of crypto trading feel accessible, exciting, and even fun. As one platform's homepage put it, "Learn, earn, and have fun with crypto." While this can lower the barrier to entry, it also carries a significant cognitive risk. By framing speculative investment as a game, it can subtly downplay the very real potential for financial loss, making risky behavior feel more like harmless entertainment.

The third key metaphorical frame constructed the financial service as a simple tool or agent of empowerment. This was found across all fintech categories. Slogans like "Take control of your financial future" or "A tool for a smarter financial life" were commonplace. This "tool" metaphor is powerful because it presents the service as a neutral, obedient instrument entirely under the user's command. It effectively denies the service any agency of its own and obscures the fact that its design is purpose-built to persuade. Consequently, it places the full weight of responsibility and any blame for financial missteps squarely on the user's shoulders, a perspective that aligns seamlessly with the neoliberal ideal of the self-managing individual.

Beyond these metaphors, a second major finding was the stark dissonance created by the interdiscursive mix of promotional and legal registers within the same platform. There is a clear and strategic split between the language used to attract users and the language used to limit legal liability. The above results are summarized in Table 1 below:

Table 1

A Summary of Promotional and Legal Register Discourses

Discursive Feature	Promotional/User-Facing Register	Legal/Regulatory Register (Terms of Service)
Sentence Structure	Simple, short, and imperative. For example, "Start investing in minutes."	Complex, with many embedded clauses and frequent use of the passive voice.
Lexical Choice	Highly positive and evaluative, using words like "smart," "free," "instant," and "seamless."	Technically precise, but often with a neutral or even foreboding tone, using words like "fees," "default," "liability," and "volatility."

Modality	Expresses high certainty and directly addresses the user, as in "You will grow your wealth."	Expresses low certainty and creates distance, with phrases like "Returns may fluctuate," or "The user is responsible for..."
Agency	The user is the active grammatical subject, as in "You invest," "You choose."	Processes are nominalized, and agency is obscured, for example, "The incurrence of debt," or "Termination of the service."
Metaphor	Rich in metaphors from the domains of JOURNEY, TOOL, and GAME.	Uses literal, technical language; metaphors are rare.

A concrete example from a BNPL service vividly illustrates this dissonance. Its homepage banner cheerfully declared: "Shop now, pay later. No worries!" This promotional text uses a reassuring, conversational tone and a simple command, effectively erasing the very concept of debt from the user's mind. In stark contrast, the company's terms of service stated: "Late fees may be incurred if payment is not received by the due date. Continued failure to pay may result in the suspension of your account and referral to a debt collection agency." Here, the legal text employs nominalizations like "incurrence of late fees," passive constructions such as "payment is not received," and low-modality warnings with "may be," all of which linguistically background the company's role in creating the debt and instead emphasize the user's failure to meet their obligations.

Finally, the analysis revealed how the discourse actively constructs a specific identity for its intended user. This ideal user is portrayed as tech-savvy, forward-thinking, eager for control, and rational enough to handle powerful financial tools responsibly. The platform speaks to this user with informal, direct language, often using imperatives like "Build your portfolio" or "Trade now." The concept of risk, however, is managed in two distinct ways. In the promotional world, it is often reframed as opportunity and excitement, particularly in the crypto space, where a phrase like Volatility means potential turns a warning sign into a selling point. When risk is formally disclosed, it is typically placed in textually subordinate positions, hidden in footnotes, behind hyperlinks, or on separate pages and expressed in the depersonalized, low-modality legal register shown in the table above. This creates a powerful dual reality for the user: an engaging, empowering, and simple world in the main flow of the app, and a complex, cautionary, and legalistic world hidden in its periphery.

In essence, these findings demonstrate that the language of fintech is a form of carefully engineered choice architecture. The metaphors are not merely decorative; they are cognitive frames designed to make certain actions feel natural and desirable. The journey metaphor encourages long-term commitment, the game metaphor encourages frequent engagement, and the tool metaphor

fosters a sense of unmediated control. The interdiscursive split between promotional and legal language is a strategic response to the competing pressures of market growth and regulatory compliance: it attracts users with one linguistic code while managing legal liability with another. This poses a fundamental challenge to the idea of informed consent. The emotional and cognitive pull of the exciting, empowering promotional discourse is likely to have a far greater impact on a user's understanding than the dry, complex legal warnings, a phenomenon behavioral economists have described as the empathy gap that exists between our hot, emotional states and our cold, rational ones (Loewenstein, 2005).

While this research offers valuable, in-depth qualitative insights into the discursive strategies of the fintech industry, it is important to acknowledge its limitations. First, the corpus was intentionally limited to publicly available text from a selection of well-established, major platforms in the English-speaking market. The language used by newer, more niche, or peer-to-peer fintech services, as well as communications in other languages, could reveal different or even contrasting discursive patterns. Second, this study focused exclusively on written text. A complete understanding of the persuasive environment would require a full multimodal analysis that also considers visual design elements, user interface layouts, color psychology, and even sound, all of which work in concert with the text to shape user experience. Third, this study is a reception study only in a theoretical sense. It carefully analyzes the messages that are encoded in the discourse, but it does not empirically investigate how real users from diverse backgrounds and with varying levels of financial literacy actually decode, interpret, and are influenced by this language. Future research that combines discourse analysis with experimental methods, such as testing how users respond to different linguistic framings, or with in-depth user interviews, would be extremely valuable. Finally, because Critical Discourse Analysis is by nature an interpretive and qualitative methodology, the findings are not intended to be statistically generalizable. Rather, they are meant to be indicative of pervasive and powerful discursive strategies that warrant further attention and critique.

This paper has made the case that financial innovation is as much a project of language and discourse as it is one of technology and engineering. By applying the combined lenses of Conceptual Metaphor Theory and Critical Discourse Analysis, it has uncovered how fintech companies use powerful metaphorical frames, like the journey, the game, and the tool, to make complex financial concepts feel tangible and attractive. It has also shown how these companies construct an identity for the user as an empowered, rational individual, while simultaneously managing the disclosure of risk through a strategic and dissonant split between the upbeat language of marketing and the detached language of legal contracts. These linguistic strategies function as powerful, subtle nudges

that shape user perception and behavior in ways that primarily serve the platforms' goals for user growth and engagement, sometimes at the potential cost of full transparency and true comprehension.

These findings lead to several concrete recommendations for different stakeholders. First, for regulators, the focus should expand beyond simply mandating that risk disclosures exist. The next step is to govern their form and linguistic clarity. New guidelines should actively advocate for the use of the active voice, the inclusion of concrete examples, and the integration of key risk information into the primary user flow of an app, rather than allowing it to be buried in separate, legalistic documents.

Second, fintech companies themselves should consider incorporating linguistic audits into their product development process. By having specialists in applied linguistics and behavioral science review the language used in their products, companies could proactively identify and revise potentially manipulative metaphors, misleading gaps between marketing and legal text, and unnecessary jargon that obscures rather than clarifies.

Third, financial literacy education needs to evolve. It is no longer enough to teach people about compound interest and budgeting. Curricula should now include discursive literacy, empowering consumers with the skills to critically read financial marketing, to deconstruct appealing but potentially misleading metaphors like easy investing, and to understand the strategic function of different types of text, from promotional emails to binding terms of service.

Finally, this research underscores the need for a sustained interdisciplinary research agenda. Scholars from linguistics, behavioral science, law, and computer science should collaborate to develop standardized frameworks for analyzing and evaluating the ethical implications of persuasive language in the rapidly evolving world of digital finance.

In conclusion, as fintech becomes ever more deeply woven into the fabric of daily economic life, developing a critical understanding of its language is not merely an academic exercise. It is a practical necessity for ensuring genuine consumer empowerment and maintaining the integrity of our financial markets. Recognizing that every seamless transaction and every smart investment suggestion is conveyed through a carefully crafted discourse is the essential first step toward ensuring that the much-touted promise of financial innovation is realized with both genuine progress and true responsibility.

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