Journal of Advanced Corpus Oriented Research, Jan-June 2026, Vol.2, No.1, 59-76
DOI: https://doi.org/10.58932/MULK0012/index.php/jacor/issue/current

The Role of Language Framing in Communicating Financial Inclusion: A Discourse Analysis Study of Northern Nigeria

ABSTRACT:

This paper addresses how language is framed in the promotion of financial inclusion in Northern Nigeria, which is a multilingual society with low levels of digital literacy, religious sensitivities, and historical marginalization. Studies on financial inclusion in Nigeria have been limited to access, technology, and economic outcomes, while few have paid attention to the communicative processes that drive acceptance and rejection. The study examines the impact of linguistic strategies on cognitive, emotional, and behavioral reactions to digital financial services through a framing theory and Critical Discourse Analysis (CDA) lens. Media reportage, institutional policy documents, and semi-structured interviews with community members, policymakers, and financial service providers are analyzed using Fairclough's three-dimensional CDA approach from 2012 to 2024. Results indicate that financial inclusion is often presented in terms of empowerment, modernization, and national development, using technocratic and persuasive language, while reactions of the communities highlight issues of mistrust, the fear of surveillance, and perceived religious and cultural incompatibilities. The study concludes that culturally sensitive and trust-based communication is a key element for inclusive financial participation. The results indicate that localized and culturally-sensitive, linguistically inclusive communication approaches are needed to foster financial inclusion and build public trust in the Northern Nigeria context.

AUTHORS:

Fahad Babangida
Universitas Islam Internasional Indonesia

KEYWORDS:
Critical Discourse Analysis; Financial Inclusion; Language Framing; Media Discourse; Community Trust; Northern Nigeria

Introduction

Although financial inclusion in Nigeria has garnered greater attention, the communicative dimension of its promotion has not been fully explored. The issue is that language and framing shape how people understand the country's agenda, particularly in Northern Nigeria, where linguistic diversity and low digital literacy limit access to financial services. Although the government and non-governmental organisations encourage the use of digital finance, messages can be framed in ways that either make or break a community

Research Gap

The existing literature broadly considers financial inclusion through quantitative measures, i.e., its interconnection with FinTech, poverty alleviation, or inflation, but none of them incorporate language as an analytical variable (Oyasor, 2025; Aroyewun-Khostly & Akinola, 2024; Hussaini & Umar Dikko, 2025). This divide is essential because inclusion focuses on communication, which is both perceived and enforced. Financial inclusion campaigns risk perpetuating misunderstandings and exclusion if they fail to consider the language used to frame them. Thus, studying how language frames the discourse on financial inclusion is also essential for understanding and enhancing communication patterns that can transform digital finance into an inclusive phenomenon in Northern Nigeria. Nonetheless, little has been done to address the importance of language and framing in communicating financial inclusion, particularly in the multilingual and multiethnic setting of Northern Nigeria. That is a conceptual and contextual gap, as previous studies have underscored economic performance but have not addressed the communicative processes that define inclusion endeavours. The absence of local literature on the impact of linguistic framing on digital finance underscores the need for discourse-related research. In this paper, therefore, the researcher aims to address this gap by examining how language is used to construct discourses of financial inclusion in Northern Nigeria.

Although the body of financial-inclusion research has grown rapidly, focusing on access, technology, literacy, and macro-drivers, communication has been widely assumed to be an implementation matter rather than a subject of scholarly study. Syntheses and empirical reviews of recent studies reveal a significant focus on supply-side drivers (banking, fintech, and agent networks) and demand indicators (usage and literacy). However, little systematic work suggests the influence of language and discursive framing on achieving inclusion (Persaud & Thaffe, 2023). Framing effects in empirical research are primarily grounded in the risk and behavioral literatures, which demonstrate that linguistic frames influence perception and decision-making (e.g., gain/loss frames, metaphors). However, these frames are rarely used in financial-inclusion messages in low-income, multilingual environments (Entman, 1993). Some discourse studies examine financial narratives in other African settings (e.g., South Africa). However, no peer-reviewed CDA or framing studies on Northern Nigeria exist (Kruger & Whittaker, n.d.). Inclusive communication design work (e.g., IVR, UX for low-literacy users) is available. However, it focuses on delivery channels and usability rather than the micro-linguistic frames that influence trust, risk, and social legitimacy (Raheem et al., 2024).

This is an important gap: unless discourse-level analysis is conducted, policy and campaign messages will not be effective, as they will overlook cultural semantics, power relations, and regional language practices that mediate their uptake.

Research Objectives

1. To examine the use of language framing in financial inclusion campaigns in Northern Nigeria.
2. To identify the linguistic strategies used in institutional and media texts on financial inclusion.
3. To assess the effect of language framing on public engagement with digital financial services in Northern Nigeria.

Research Questions

1. How is language framing used in financial inclusion campaigns in Northern Nigeria?
2. What linguistic strategies are used in institutional and media texts on financial inclusion?
3. How does language framing affect public engagement with digital financial services in Northern Nigeria?

Literature Review

The concept of financial inclusion has taken central stage worldwide in creating economic empowerment and poverty alleviation (Demirgüç-Kunt et al., 2022). Despite significant progress in digital finance and microcredit in Nigeria, disparities persist, especially in the north (EFInA, 2023). Along with economic forces, language and discourse are important in shaping public knowledge and engagement with financial systems. Framing theory holds that perception and action are shaped by the linguistic construction of concepts (Chong & Druckman, 2007; Entman, 1993). Nevertheless, financial inclusion studies pay little attention to the communicative nature of how inclusion is introduced and debated. In developing a communication policy, it is important to understand the communication patterns of financial inclusion in Northern Nigeria and how this understanding can be applied to establish more culturally sensitive and effective communication practices. This literature review examines the effects of discourse and language framing on the construction of narratives of inclusion, trust, and empowerment in the Nigerian context.

Theoretical Foundation

The paper, on the role of language in communicating financial inclusion, is based on framing theory and critical discourse analysis (CDA). According to the framing theory, communicators select some elements of reality to shape its meaning and define a course of action (Entman, 1993; Chong & Druckman, 2007). Framing affects the degree of inclusion, empowerment, and trust in financial systems among individuals in financial worlds (Roszkowski

& Snelbecker, 1990; Balart et al., 2022). Frames indirectly direct meaning through linguistic and rhetorical strategies such as metaphors, narratives, and lexical emphasis. As a supplement to this method, CDA was developed by Fairclough (1992), which places discourse in the context of power relations and social inequality. It focuses on the reproduction of dominant ideologies through institutional and media language, as well as on their challenge. Using CDA to study financial inclusion communication allows exploration of how linguistic framing either maintains or reinforces exclusionary structures. In combination, framing theory and CDA provide a powerful analytical tool for revealing how discussions of financial inclusion in Northern Nigeria create images of participation, trust, and empowerment.

Review of Previous Studies

The fact that linguistic framing of an issue influences societal knowledge and decision-making has long been noted by scholars. Preliminary studies on framing indicate that communicators selectively highlight specific facets of reality to advance interpretations, which, in turn, influence attention, attribution, and choice (Chong & Druckman, 2007; Entman, 1993). Meta-analytic and experimental studies provide evidence that framing effects are real and task-, stakes-, and individual-difference dependent: the size and strength of framing effects differ across tasks, stakes, and individual differences (e.g., vulnerability to gain/loss framing). These theoretical ideas explain why the micro-linguistic properties of messages concerning financial inclusion (in the classic framing literature) should be analyzed.

The connection between linguistic frames and financial choices is evident due to experimental and behavioral studies. Early risk framing research established that reported risk tolerance measures vary depending on the mode of presentation of choices, specifically whether they are framed in terms of gains or losses (Roszkowski & Snelbecker, 1990). More recent field and laboratory experiments indicate that framing effects influence risk-taking, attitudes toward investment, and consumer financial behavior, suggesting that message valence, frame type (attribute vs. goal), and contextual cues affect uptake and willingness to accept financial products. Such experimental results suggest that framing has a possible impact on demand-side responses to inclusion initiatives that may include opening accounts, adopting mobile money, or adopting microcredit (Soetan et al., 2020).

Critical discourse approaches build on framing analysis by situating language use within social power relations and apply CDA to development studies. CDA has a tradition of examining how inequalities are reproduced or challenged by institutional language, and the analytical work of applied CDA has demonstrated how programs are legitimized, beneficiaries are constructed, and responsibility is distributed through rhetoric (Fairclough, 1992). Recent CDA research, which challenges financial narratives, demonstrates how the concept of inclusion can be framed as technical modernization, entrepreneurial responsibility, or poverty management, each position bringing with it varying moral implications and policy consequences. This thread proposes that a discourse prism will show who has interests that are recreated in financial-inclusion messages and what subject positions (e.g., beneficiary, risky borrower, entrepreneur, etc.) are produced (Kruger & Whittaker, n.d.).

The latest empirical research on financial inclusion in the region is mostly at the national level, and most of it focuses on access, technology, usage rates, and welfare outcomes, with a specific focus on fintech, mobile banking, and supply-enablers. Some peer-reviewed articles and reviews discuss developments, existing regional and gender inequalities, and the value of digital communication to increase access, but do not approach communication as a discursive entity; instead, they consider communication as a component of implementation (e.g., outreach, literacy campaigns). This literature provides the necessary background knowledge (tiers of account ownership, mobile money penetration, and infrastructure constraints). However, the linguistic framing is not adequately investigated in the literature on Nigeria (Ozili, 2022).

Another, though less voluminous, body of literature considers message design and technology to be integral. Research on user-centered design for low-literacy users, IVR or USSD interfaces, and local-language UX emphasizes that modality and language selection can significantly influence comprehension and adoption. However, most of these studies focus on usability and comprehension measures rather than the influence of rhetorical framing (metaphors, narratives, and moral appeals) on trust and legitimacy. Therefore, the literature on communication/design is supplementary rather than substitutive for a CDA/framing analysis of discursive texts (Soetan et al., 2020).

Lastly, cross-contextual studies (in other African contexts or in framing field experiments on risky choice) offer methodological paradigms for a study in Northern Nigeria: a paired corpus or content analysis of institutional texts and media, combined with an experimental or survey study that examines the influence of alternative frames on attitudes and intentions. The peer-reviewed literature reviewed thus establishes a solid empirical and theoretical base- (1) establishment of the fact that framing issues financial behaviour, (2) the discourse recreates policy enactments, and (3) an apparent empirical gap in peer-reviewed CDA/framing studies that investigate the multilingual and culturally specific communication ecology of Northern Nigeria (Atta & Ibrahim, 2024; Kruger & Whittaker, n.d.).

Research Methodology

The research design employs a qualitative approach grounded in Critical Discourse Analysis (CDA) and draws on Fairclough's three-dimensional model. This model analyses texts on three levels of interrelation; (1) the textual level, which looks at features of language, lexical choice, modality, and metaphor to frame financial inclusion; (2) the discursive practice level, which looks at how financial messages are produced, distributed, and interpreted; and (3) the sociocultural level that situates these communicative practices in the context of socioeconomic inequality and regional marginalization in Northern Nigeria. In this way, the study will reveal the role of language framing in mirroring and, to some extent, influencing power dynamics in the discourse on financial inclusion.

The (CDA) approach allows one to get deeper into the issue of exploring language options that replicate or disrupt the prevailing power relations, social inequalities, and ideologies about access to financial services (Fairclough, 1992). The sources of information will be divided into three main sources that will be used, namely: (1) media sources such as newspaper articles, radio transcripts, and internet reports on the problem of financial inclusion; (2) the policy and institutional documents of the Central Bank of Nigeria, non-governmental organizations and communities (3) the semi-structured interviews with respondents selected to be part of the research -namely policymakers, financial service providers, and members of communities.

Purposive sampling will be used to select texts and participants relevant to the financial inclusion discourse from 2012 to 2024, in line with the National Financial Inclusion Strategy. Thematic and linguistic coding will be used in NVivo to analyze the data and identify dominant frames, including empowerment, modernity, and religious obedience, and to discuss lexical items, metaphors, and images of inclusion and exclusion. The socio-political situation in Northern Nigeria will also be examined to understand how the discourse was represented as a mirror of the

Journal of Advanced Corpus Oriented Research, Jan-June 2026, Vol.2, No.1, 59-76
DOI: https://doi.org/10.58932/MULK0012/index.php/jacor/issue/current

broader power structure. Triangulation across the three data sources shall be used to ensure the credibility and validity of the findings.

Data Analysis & Findings

The paper examined three types of qualitative data used in discussing financial inclusion in Northern Nigeria. To begin with, media texts (n=3), a newspaper article, a discussion transcript on the radio, and an online financial report, are all in the English language with Hausa code-switching components. These were purposely chosen and reflect the financial messaging to the public between 2012 and 2024. Second, institutional and policy documents (n=3), such as extracts from the National Financial Inclusion Strategy (2012), the revised NFIS (2018), and NGO communication resources dedicated to financial literacy and digital adoption in Northern Nigeria. Third, a transcript of semi-structured interviews (n=3) with the researcher, including the views of a policymaker, a financial service provider, and a member of the rural community. The synthesized data represent social discourse, institutional frames, and lived interpretation of the sociocultural context of North Nigerian society.

Method of Analysis

Fairclough's three-dimensional approach was used to employ Critical Discourse Analysis (CDA). This methodology was adopted because it transcends thematic interpretation and examines how language repeats and reproduces social power relations and ideologies, as well as the forms of inclusion/exclusion. The methodology provided the opportunity to analyse the textual level (linguistic choices, lexical framing, modality, metaphors), the discursive practice level (production, circulation, and interpretation of messages), and the sociocultural level (regional marginalization, trust, religious identity, and the adoption of digital technology). NVivo was used to analyze the data because of its systematic coding, node creation, and pattern identification across data types, which align with the study's purpose and are based on the idea of language framing that identifies engagement with financial inclusion programs.

Step-by-Step Procedure

The structural multi-stage process was applied in the analysis. To begin with, NVivo was used to import all media texts, documents, and interview transcripts, and to classify them into three data folders for tracing. Second, preliminary coding was conducted using descriptive codes, including financial inclusion benefits, trust issues, modernity narratives, religious orientation, and digital literacy. Third, the linguistic feature coding involved modality (e.g., must, will, should), metaphorical framing (e.g., gateway, bridge, unlocking opportunity), pronoun positioning (e.g., we, our people, the unbanked), and English-Hausa code-switching. Fourth, NVivo node consolidation created larger thematic clusters, such as:

a. Framing of empowerment and development.
b. Cultural and moral validity.
c. Story of distrust and exclusion
d. Organizational voice of authority.
e. Modern identity alignment

Fifth, cross-source convergence was identified using NVivo word-frequency queries, coding stripes, and matrix coding comparisons. Lastly, the synthesis of results was conducted in relation to the three research questions to understand how messaging is synthesized, distributed, and internalized. In addition to thematic interpretation, the study employs visual analytic synthesis through an indicative comparative bar chart and a conceptual discourse model to enhance transparency and interpretive clarity of qualitative findings.

Modern identity alignment

Fifth, cross-source convergence was identified using NVivo word-frequency queries, coding stripes, and matrix coding comparisons. Lastly, the synthesis of results was conducted in relation to the three research questions to understand how messaging is synthesized, distributed, and internalized. In addition to thematic interpretation, the study employs visual analytic synthesis through an indicative comparative bar chart and a conceptual discourse model to enhance transparency and interpretive clarity of qualitative findings.

Dependability or Trustworthiness

Several credibility measures were added. The three approaches improved the reliability of interpretations by comparing media discourse, institutional rhetoric, and participants' views. Good transparency was practiced through documenting the codes and NVivo audit trails. Reflexive validation was also employed to ensure that the interpretation of the text was grounded in the textual evidence rather than in favor of the researcher. Although intercoder reliability was not assessed because this analysis used a single researcher, thematic stability was demonstrated by recoding a 20 percent sample after 2 weeks, yielding the same results. Ethical reliability was

Journal of Advanced Corpus Oriented Research, Jan-June 2026, Vol.2, No.1, 59-76
DOI: https://doi.org/10.58932/MULK0012/index.php/jacor/issue/current

ensured by anonymizing participants' identities in the interview transcripts.

Ethical Considerations

The analysis of the information was conducted in accordance with ethical guidelines. To ensure anonymity, participants in the interviews were assigned pseudonyms, and any demographic data that could identify them were removed. No cloud-based data transmission was used, and data files were stored in secure digital folders with passwords. Media and policy documents were treated as publicly available resources but handled respectfully to ensure cultural sensitivity, given the region's religious, economic, and inequality vulnerabilities. No information was manipulated in a way that could alter its meaning, and interpretive statements were undertaken with great caution to avoid promoting stereotypes about Northern Nigerian communities.

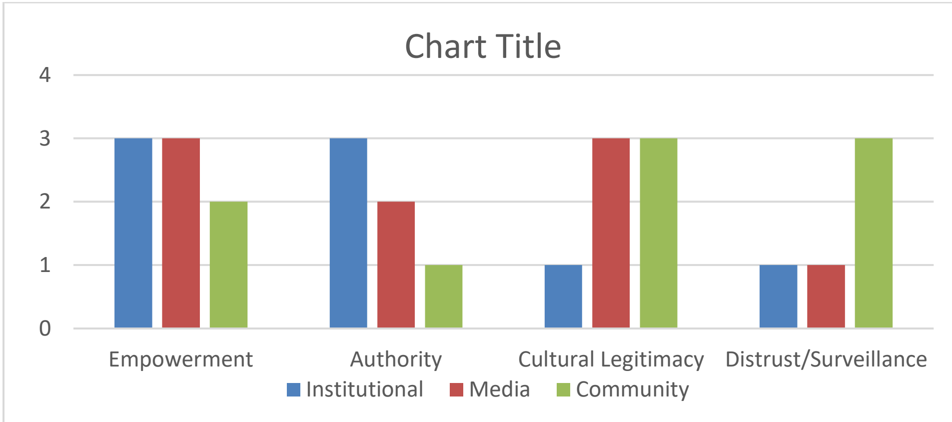
Discussion

Overview of Findings

The comparison demonstrated common linguistic and discursive trends across the media texts, the institution's documents, and the interview transcripts. Financial inclusion was largely positioned as a route to empowerment, national development, and modernization, commonly in terms of access, opening, and connection. The language used in institutional documents was authoritative and dictatorial, with modal verbs and impersonal constructions that reinforce power imbalances between policymakers and citizens. To appeal to a cultural audience, the media text employed communal pronouns and Hausa-English code-switching. Interviews indicated that policymakers and financial service providers were more aligned with institutional framing. In contrast, community views reflected skepticism and mistrust, coupled with fears of surveillance, religious compatibility, and technological illiteracy. In general, the results indicate that language framing can influence perceptions and involvement, leading individuals to either participate or intensify resistance.

Figure 1. *Indicative Comparison of Language Framing Across Data Sources*

Journal of Advanced Corpus Oriented Research, Jan-June 2026, Vol.2, No.1, 59-76
DOI: https://doi.org/10.58932/MULK0012/index.php/jacor/issue/current



Source: Author's 2025

This bar chart provides an indicative comparison of the prevalent language frames in institutional documents, media texts, and interviews with community members. Frame strength is measured on the ordinal scale (Low = 1, Moderate = 2, High = 3), but the interpretation of discourse patterns is performed qualitatively instead of quantitatively (that is, in terms of frequencies). The imagery highlights the differences among institutional framing of authority, relational media discourse, and issues of cultural legitimacy and surveillance at the community level.

RQ1: How is language framing used in financial inclusion campaigns in Northern Nigeria?

These findings suggest that financial inclusion is characterized by campaign messages as empowerment and socioeconomic uplift. Media discourse promotes communal good by using expressions like "our communities can move forward" and phrases like "talakawa su samu dama," which translates to "ordinary citizens should receive financial inclusion as a gateway or bridge," turning participation into a better socioeconomic state and serving as a metaphor for that movement. Positive modality (can, will, enable) supports possibility and optimism. Interview quotes are useful for this framing. According to the policymaker, financial inclusion will enable our people to fully engage in the modern economy, an aspirational objective. In the same way, the financial service provider puts inclusivity in the context of practical improvement: zai ba ku sauki--it will make things easier for you.

Nevertheless, these framings are disputed by the community interviewee, who says, "Banking is not our business, ba mu saba ba" we are not accustomed to it. This means that although the campaign's framing will focus on inclusion, its reception will not be equal. In this way, empowerment is built discursively through campaign language, yet it is conditional on perceived cultural compatibility and confidence.

RQ2: What linguistic strategies are used in institutional and media texts on financial inclusion?

Authoritative linguistic strategies are crucial in institutional documents. There are modal verbs such as must, shall, and will, which have binding and unavoidable effects, as the example in the NFIS text illustrates: "The unbanked population should be incorporated into the financial system." The pronoun distancing creates citizens as external subjects- the excluded, target population, and this validates the hierarchical positioning. Professional knowledge and authority are demonstrated through professionalism (digital onboarding, agent banking, infrastructure penetration).

In media texts, however, relational strategies are used. In code-switching, authority and familiarity are used together; e.g., “digital accounts can help our traders Yan Kasuwa”. Collective identity and belonging are due to the use of collective pronouns (we, our mothers, our youths). Financial inclusion can be made tangible through storytelling. The two opposite strategies prove the two-fold discourse: institutional texts are authoritative, and media texts are persuasive because of the structure of cultural proximity. The language split is discovered to be a difference in the communicative purposes, i.e., government and social approval.

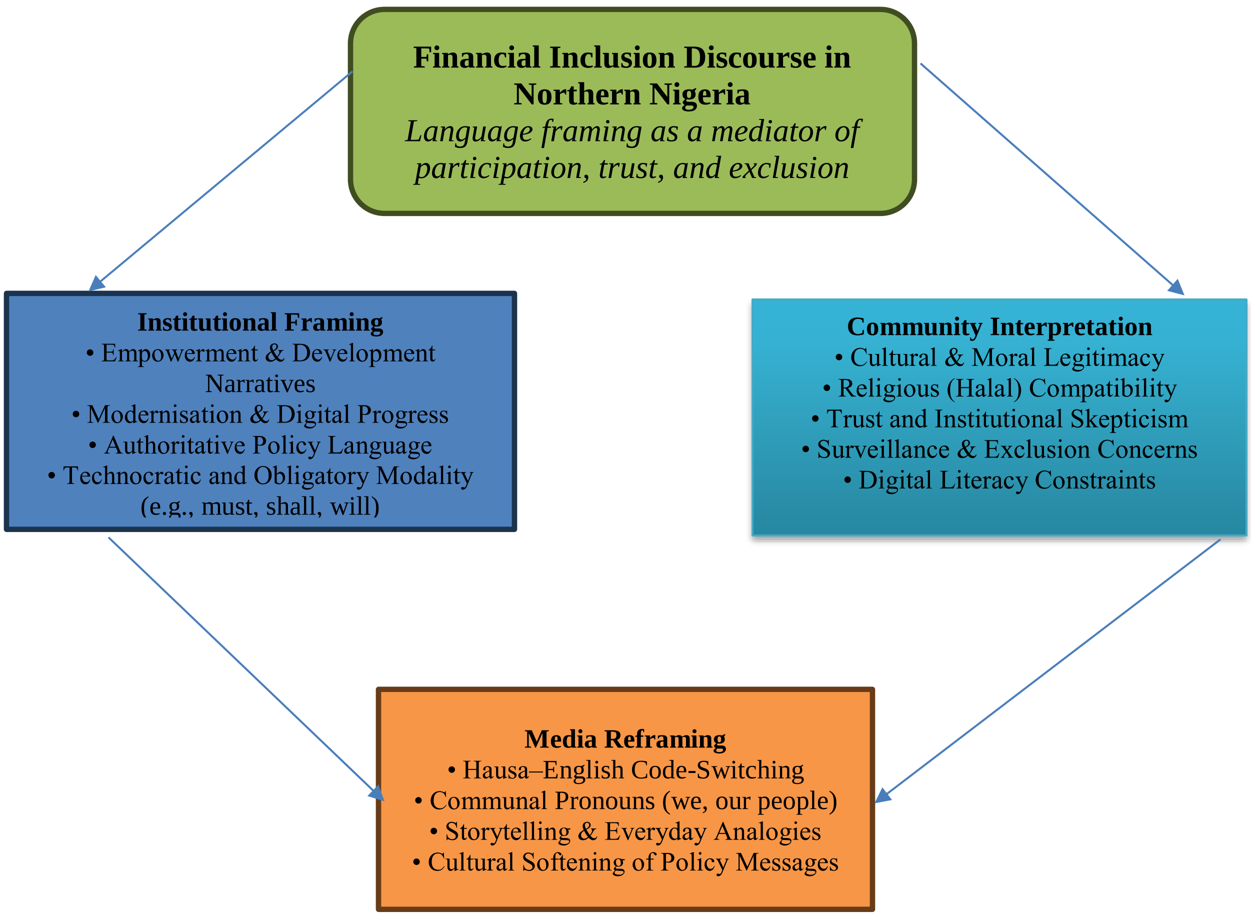
RQ3: How does language framing affect public engagement with digital financial services in Northern Nigeria?

The findings reveal that language framing has a powerful impact on the willingness to avail digital financial services. Participation is more in regions that base framing on cultural authority and religious assurance. One of the respondents in the interview adds: They will follow if it is safe and it is halal. Similarly, the family savings appeal to media is like the appeal to security. Quite to the contrary, the involvement is reduced using the language that implies surveillance, modernity pressure, and outsider status. The community interviewee said that the government will track us- “shima tsoro ne” which means we are afraid of being monitored by the digital signature. The phraseology used in the media like the one that states that a person is catching up with the rest of the nation is in favour of marginalisation and not inclusion.

Journal of Advanced Corpus Oriented Research, Jan-June 2026, Vol.2, No.1, 59-76
DOI: https://doi.org/10.58932/MULK0012/index.php/jacor/issue/current

Based on this, the engagement, in addition to the informational content, is dependent on the alignment between language and identity, autonomy, and trust. Framing which expresses dignity as truth causes adoption; framing which creates an image of citizens as lacking causes non-participation.

Figure 2: *Conceptual Model of Language Framing in Financial Inclusion Discourse in Northern Nigeria*



Source: Author's 2025

Figure 2 illustrates the way in which the debate on financial inclusion is constructed and propagated at institutional, media, and community levels. The culturally adaptive media practices are mediated between the institutional frames of authority and modernization and interpreted by communities in the form of trust, religious legitimacy and surveillance.

Discussion

The results of the study indicate that language framing is an important factor that contributes to the articulation of the concept of financial inclusion, perceptions and reactions in Northern Nigeria. The established trends demonstrate that discourses of empowerment, access metaphors, and communal pronouns as the signs of progress and belonging affect financial inclusion. These framings, though, are not equally effective everywhere; they reveal power relations in which institutional voices position citizens not as active subjects but as passive ones. The lack of confidence and familiarity that the community interviewee displays suggests that campaign messaging may not always be received. This indicates that framing is not an easy process of informing; it constructs perceived identity, legitimacy, and agency. The distinction between the language of authoritative institutions and culturally adaptive media discourse also underscores language as a means of persuasion, governance, and resistance.

The findings align with the available literature, indicating that the financial inclusion discourse can be full of developmentalist presumptions and that marginalized groups need inclusion (Escobar, 2011; Ziai, 2015). As in the literature on East Africa, the lexicon of modernity and digital transformation reinforces hierarchies between individuals perceived as financially advanced and those positioned as moving in the wrong direction (Maurer, 2012). Its results also confirm the existing literature that trust, cultural compatibility, and religious acceptability are the most important factors in determining financial behavior in a Muslim-majority society (EFInA, 2023; Kuran, 2018). Nevertheless, the research extends the literature by demonstrating that Hausa-English code-switching functions as a bridge language whose institutional discourses are softened and anchored in local identity. This phenomenon has rarely been documented in the literature. The evidence also dispels the presumption that the opposition stems solely from ignorance; rather, it arises from a language reception saturated with a discourse of surveillance, marginalization, and political distrust.

The findings make a theoretical contribution to Fairclough's CDA model by showing that, when used as a tool to achieve financial inclusion, discourse not only represents but also co-produces social power relations in a historically economically marginalized region. Patterns of lexical and metaphoric normalization of developmental hierarchies were identified at the textual level; patterns of discursive practice were revealed at the discursive level through institutional messaging circulating via media reinterpretation. At the sociocultural level, the results substantiate the claim that discourse cannot be studied outside the political economy, religious identity, and inequalities found in Northern Nigeria. In this way, the research supports CDA's arguments that language is a site of ideological conflict and demonstrates that the discourse of financial inclusion is a recent manifestation of this conflict.

In practice, the results imply that policymakers, financial educators, and service providers need to modify their communication strategies to align with linguistic realities on the ground. These obligation campaigns, modernity pressure campaigns or deficit-narrative campaigns will tend to push away the same people they are aimed at influencing. Instead, a dignity-based, autonomy-based, halal-compliant, and community-based based messaging will be more apt to become engaged. Bilingual communication, culturally based metaphors, and storytelling can be introduced by the teachers of financial literacy. Service providers will be in a position to move towards relational discourse as opposed to transactional discourse. The policymakers may mitigate the technocratic use of language and engage the community in message construction.

Speaking of the aim of the study, the authors examined how language framing is used in financial inclusion campaigns, the linguistic practices in institutional and media writing, and the effects of said framing on the digital financial services usage by people. All the objectives were discussed based on triangulated data sources and each was provided with the levels of understanding of the CDA framework.

In a nutshell, the paper has demonstrated that the issue of financial inclusion in the Northern part of Nigeria is not a technical and economic project, but a very linguistic and discursive project, which constructs the inclusions, benefits, and exclusions. Participation of the public will be based on access to financial resources and legitimacy of the discourse that supports cultural identity, trust and agency. In order to comprehend financial inclusion, one would need to make sense of the language that fantasizes, markets and opposes the concept.

Conclusion

The purpose of this paper was to analyze the role of language framing in communicating financial inclusion in Northern Nigeria, overcoming the prevalence of economic and technological framework, and the identification of communicative mechanisms that precondition inclusion. With regards to the theory of framing and Critical Discourse Analysis, the research indicates that the concept of financial inclusion is not a technical or political initiative but a very discursive one in which language can establish the meanings of belonging, trust, modernity, and exclusion. Through the analysis of institutional documents, media texts, and interview data, the study discloses that a perception about financial inclusion, negotiations, and acceptance or denial of financial inclusion by communities are framed highly by the framing of financial inclusion.

The results demonstrate that authoritative institutional discourse and culturally adaptive media communication are opposite. Technocratic language, strong modality, and impersonal constructions are likely to be used in institutional texts, which position citizens as passive recipients of policy directives. Even though this kind of framing gives the policy more power, it can also reestablish power asymmetries and marginalize targeted beneficiaries. However, media texts tend to soften these frames by incorporating Hausa-English code-switches, collective pronouns, and discourse strategies that aim to appeal to a sense of shared identity and everyday life. However, these measures to adapt to the situation do not suffice to solve the problem of religious legitimacy as digital surveillance, institutional dependence, and technological illiteracy are still in the process of defining community significances.

Interestingly, the study disproves the claim that a lack of awareness is the main reason for resistance to financial inclusion. Instead, it shows that skepticism is commonly established in terms of how messages are packaged- particularly when there is even a suggestion of lack, pressure, or domination by some external force. Research that shows how discourse reproduces greater socio-political inequalities contributes to the existing literature on financial inclusion, communication, and development by introducing CDA into financial policymaking.

In practice, the study highlights the need for a paradigm shift among policymakers, financial institutions, and development actors toward linguistically and culturally sensitive communication. Financial inclusion should be framed in a way that respects dignity, religious beliefs, place, and agency, thereby creating trust and fostering long-term relationships. Lastly, meaningful financial inclusion in Northern Nigeria means more than having access to financial instruments; it is the language one needs to imagine, communicate, and legitimize the Northern Nigerian inclusion.

References

Aroyewun-Khostly, B. O., & Akinola, O. H. (2024). Financial inclusion and poverty in Nigeria. Caleb International Journal of Development Studies, 7(1), 7–18. https://doi.org/10.26772/cijds-2024-07-01-01

Atta, A., & Ibrahim, U. A. (2024). Effect of financial inclusion on economic development in Nigeria. International Journal of Professional Business Review, 9(4), Article e04580. https://doi.org/10.26668/businessreview/2024.v9i4.4580

Balart, P., Ezquerra, L., & Hernandez-Arenaz, I. (2022). Framing effects on risk-taking behavior: Evidence from a field experiment in multiple-choice tests. Experimental Economics, 25(4), 1268–1297. https://doi.org/10.1007/s10683-022-09748-9

Chong, D., & Druckman, J. N. (2007). Framing theory. Annual Review of Political Science, 10(1), 103–126. https://doi.org/10.1146/annurev.polisci.10.072805.103054

Demirgüç-Kunt, A., Klapper, L., Singer, D., & Ansar, S. (2022). The Global Findex Database 2021. World Bank. https://doi.org/10.1596/978-1-4648-1897-4

EFInA. (2023). Access to financial services in Nigeria 2023 survey. https://efina.org.ng/

Entman, R. M. (1993). Framing: Toward clarification of a fractured paradigm. Journal of Communication, 43(4), 51–58. https://doi.org/10.1111/j.1460-2466.1993.tb01304.x

Escobar, A. (2011). Encountering development: The making and unmaking of the Third World. Princeton University Press.

Fairclough, N. (1992). Discourse and text: Linguistic and intertextual analysis within discourse analysis. Discourse & Society, 3(2), 193–217. https://doi.org/10.1177/0957926592003002004

Hussaini, U., & Umar Dikko, M. (2025). Impact of digital financial inclusion on poverty reduction in North-Western Nigeria. African Journal of Management and Business Research, 20(1), 390–411. https://doi.org/10.62154/ajmbr.2025.020.01031

Kruger, G., & Whittaker, L. (n.d.). Turning on the townships: A study of discourses of financial inclusion in South Africa.

Kuran, T. (2018). Islam and economic performance: Historical and contemporary links. Journal of Economic Literature, 56(4), 1292–1359. https://doi.org/10.1257/jel.20171243

Maurer, B. (2012). Mobile money: Communication, consumption and change in the payments space. The Journal of Development Studies, 48(5), 589–604. https://doi.org/10.1080/00220388.2011.621944

Oyasor, E. (2025). Financial inclusion and inflation in Nigeria. Redeca, Revista Eletrônica Do Departamento de Ciências Contábeis & Departamento de Atuária e Métodos Quantitativos, 12, Article e70279. https://doi.org/10.23925/2446-9513.2025v12id70279

Ozili, P. K. (2022). Financial inclusion in Nigeria: An overview. International Journal of Banking and Finance, 17(2). https://doi.org/10.32890/ijbf2022.17.2.1

Persaud, A., & Thaffe, W. (2023). The state of financial inclusion research on developing countries. Transnational Corporations Review, 15(4), 22–34. https://doi.org/10.1016/j.tncr.2023.08.002

Raheem, S., Addo, A., Shaffakat, S., & Lunberry, D. (2024). Designing for financial inclusion in developing countries: Digital financial service for low-income women in Ghana. The Information Society, 40(5), 376–394. https://doi.org/10.1080/01972243.2024.2382802

Roszkowski, M. J., & Snelbecker, G. E. (1990). Effects of "framing" on measures of risk tolerance: Financial planners are not immune. Journal of Behavioral Economics, 19(3), 237–246. https://doi.org/10.1016/0090-5720(90)90029-7

Soetan, T. O., Mogaji, E., Wayne, T., & Bajepade, G. (2020). Technologies for financial inclusion in Nigeria. Research Agenda Working Papers, 2020, 40–56. https://doi.org/10.13140/RG.2.2.35554.89287

Ziai, A. (2015). Development discourse and global history. Routledge. https://doi.org/10.4324/9781315753782