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PHENOMENOLOGY OF *MANAWI* IN SUNDANESE INFORMAL CREDIT PRACTICES

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ABSTRACT

While existing literature extensively examines the socio-economic mechanisms of informal credit, the subtle linguistic strategies that mediate these vulnerable transactions remain underexplored. This study investigates the semantic shift of the Sundanese term *manawi* within the framework of social embeddedness and informal credit practices in Bandung. The primary objective is to analyze how this linguistic transformation functions as a social negotiation tool in relationship-based economic transactions. Employing a qualitative descriptive-interpretative phenomenological method, data were gathered through semi-structured, in-depth interviews with five purposive Sundanese-speaking participants and analyzed via Moustakas's framework. The results reveal that *manawi* has expanded from its conventional role as a modal adverb meaning "perhaps" into a functional verb implicitly representing the act of borrowing money. Driven by post-pandemic financial precarity, this semantic narrowing serves as a critical face-saving strategy, allowing vulnerable actors to address urgent economic survival needs while maintaining interpersonal harmony. Theoretically, this research provides nuanced empirical insights into the intersection of linguistics and economic sociology, demonstrating how language adapts to cushion economic vulnerability.

Keywords: *Manawi,* Informal credit practices, Semantic shift, Social embeddedness, Phenomenology

INTRODUCTION

Language does not merely represent social reality; it actively shapes and reproduces social practices, particularly within economic contexts where it constructs meaning for relationship-based informal credit transactions. In the bilingual Sunda community within the urban landscape of Bandung, this socio-linguistic negotiation is highly evident in the semantic shift of the term *manawi*. Lexically a modal adverb signifying possibility ("maybe" or "perhaps"), *manawi* has undergone a functional reanalysis within everyday communication to implicitly represent the act of borrowing money. By operating as a grammatical anomaly because it functions as a verb without morphological modification, the term serves as a collective, face-saving strategy that accommodates social harmony and avoids direct refusal within informal credit networks.

Scholarly literature in cognitive and socio-linguistics establishes that language

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evolution and conceptual meanings are inherently dynamic, driven by shifting human experiences, power structures, and economic conditions (Azarbonyad et al., 2017). Domestically, studies on semantic shifts in Indonesia primarily focus on the utilization of faunal (Ningtyas et al., 2022), floral (Dilivia et al., 2023), and natural phenomenon terms (Marantika et al., 2025) as profanity, alongside general social media slang (Hijrah et al., 2024). However, these linguistic frameworks largely treat semantic shifts as structural or stylistic alterations, offering limited explanatory power regarding how economic pressures directly reorganize grammatical functions to fulfill non-linguistic survival needs.

Conversely, from the perspective of economic sociology, economic actions are inherently embedded within social networks, trust, and interpersonal norms of reciprocity. Within this domain, borrowing money transcends rational transaction, becoming a socially constructed action laden with language-based narrative negotiations that soften, disguise, or transform economic meanings (Drinkall et al., 2025). Macro-level approaches, such as the Sapir–Whorf hypothesis, suggest that broad linguistic structures influence how individuals perceive time, risk, and saving preferences (Chen, 2013), while greater linguistic diversity is associated with national economic uncertainty (Gang et al., 2023). Yet, these macro-sociological models often fail to capture the micro-level interpersonal mechanics, leaving a theoretical disconnect between macro-economic embeddedness and the actual communicative strategies employed by vulnerable economic actors.

This creates a critical theoretical gap: current socio-linguistic frameworks lack the mechanisms to explain how acute economic precarity forces grammatical anomalies, while economic sociology fails to account for how micro-level social embeddedness manifests through specific semantic alterations. Existing models cannot explain why a structural word class shifts into an implicit economic tool to maintain interpersonal harmony. This study addresses this theoretical limitation by positioning economic factors as the primary driver of semantic shifts, situated within the unique urban, bilingual context of the Sunda community in Bandung, where kinship values allow informal credit to persist alongside formal financial systems.

Consequently, this research aims to examine how social embeddedness influences the linguistic use and function of *manawi* as a tool for informal credit negotiation. By employing an interpretative phenomenological approach to capture the subjective, lived experiences of communicative actors, this study explores how this linguistic shift reflects the interplay between social norms and informal economics. Ultimately, this study contributes an interdisciplinary framework bridging linguistics and economic sociology.

Social attachment encompasses the emotional and psychological bonds that shape human behavior, identity, and social cohesion across various dimensions such as connection, dependence, and identity integration (Paugam, 2025). Within economic sociology, this attachment forms the structural bedrock for informal credit practices, where social capital, interpersonal trust, and reciprocal norms serve as social collateral to mitigate transaction risks and information asymmetry (Bao et al., 2024). Although informal lending avoids rigid formal procedures, it introduces unique emotional liabilities such as social pressure or interpersonal friction (Douglas et al., 2026). Consequently, economic actors rely on symbolic and communicative strategies to manage these relational risks, embedding economic actions within broader cultural values. However, while the social embeddedness framework comprehensively explains how relational bonds and communal trust sustain informal economic systems, it remains largely silent on the specific communicative mechanisms involved. The theory illuminates why transactions occur within networks, but it fails to explain how language structurally adapts or mutates to facilitate and protect these fragile social relationships.

On the other hand, linguistic systems adapt to shifting socio-economic environments through semantic shifts, where lexical meanings undergo temporal or contextual reanalysis (Haslett & Cai, 2022). While conventional linguistics categorizes modal adverbs by their epistemic, deontic, or intentional functions to convey possibility or politeness (Wijana, 2022), contextual demands can cause distinct grammatical anomalies. In the bilingual Sunda community of Bandung, the term *manawi* has shifted from a modal adverb meaning "perhaps" to a functional verb implicitly representing the act of borrowing money. This semantic narrowing serves as a pragmatic, face-saving mechanism that enables actors to navigate sensitive economic transactions while avoiding direct rejection and preserving interpersonal harmony within their social network (Flusberg et al., 2024). Nevertheless, traditional socio-linguistic theories of semantic shift predominantly treat linguistic evolution as a response to structural alterations—such as public health crises (Harrigian & Dredze, 2022)—or general slang drift. These frameworks lack the theoretical tools to explain why acute economic precarity specifically forces a word-class mutation, or how micro-level relationship-based credit networks dictate these changes to maintain social equilibrium.

This study directly addresses this empirical and theoretical divide by forcing a conceptual dialogue between social embeddedness and socio-linguistics. While literature on informal finance underscores that community networks and gender dynamics heavily dictate credit accessibility over formal alternatives (Dang et al., 2023), and social attachment is continuously reinforced through participatory interaction and value co-creation (Yang et al., 2024), neither domain has accounted for their mutual intersection. This research bridges this gap by proposing a circular conceptual framework where economic embeddedness and linguistic transformation operate interdependently: social attachment provides the baseline trust for informal credit; this sensitive economic pressure drives grammatical innovation through the semantic reanalysis of *manawi*; and this implicit communication, in turn, acts as a protective shield that reinforces social cohesion.

METHOD

This study employs a qualitative, descriptive-interpretative phenomenological approach to identify the shared essence of lived experiences regarding a specific phenomenon (Dodgson, 2023). The phenomenon investigated is the semantic shift of the term *manawi* as an implicit representation of borrowing money within the Sundanese community. In contemporary semantic studies, meaning is constructed through lived experiences and social interactions rather than existing as a static

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linguistic entity (Kravchenko, 2024). Consequently, a phenomenological framework is ideal for uncovering these experiential linguistic nuances (Ivey, 2023). The researcher served as the primary instrument for data collection and analysis, practicing reflexivity and bracketing to suspend prior assumptions and maintain an open interpretive stance (Lim, 2025). Operationally, bracketing (*epoche*) was achieved by maintaining a reflexive research journal, explicitly documenting the researcher's pre-existing knowledge as a native Sundanese speaker, and consciously separating personal linguistic habits from the participants' literal accounts during both the interview process and the initial coding phase.

The qualitative data consists of verbatim interview transcripts capturing the narratives, perceptions, and interpretations of the participants. Using purposive sampling, five Sundanese-speaking participants residing in Bandung were selected. Rather than merely satisfying sample size numbers, these specific individuals were chosen because they represent distinct socio-economic actors who have direct, firsthand experiences in employing or receiving the term *manawi* as an active linguistic strategy in debt negotiations. Following the sample size recommendations of Creswell and Creswell (2022) for phenomenological research, this cohort was sufficient to achieve experiential saturation and comprised Dian, a 31-year-old female housewife; Rudi, a 26-year-old male private employee; Abi, a 20-year-old male student; Caca, a 21-year-old female student; and Saepul, a 39-year-old male entrepreneur. This heterogeneous demographic composition ensures that the shared essence of the linguistic phenomenon is captured across diverse social roles—from individuals navigating domestic financial precarity to those managing micro-business liquidity. The fieldwork was conducted in April 2026 within the Ujungberung District of Bandung City, a location chosen because its residents actively preserve the Sundanese language in daily social interactions.

Data collection utilized semi-structured, in-depth interviews to capture rich, flexible expressions of participant experiences (Henriksen et al., 2022; Lim, 2025). Every interview initiated with an identical prompting question regarding individual experiences and personal impressions concerning the word *manawi*. Conversations were conducted either in person or via telephone depending on participant comfort, and all sessions were audio-recorded with explicit consent before transcription. To ensure trustworthiness and credibility, transcriptions and interpretations underwent participant validation, paired with thick contextual descriptions and systematic documentation to eliminate interpretive bias (Almusaed et al., 2025).

Data analysis followed the phenomenological method outlined by Moustakas (2010). The procedure began with a comprehensive reading of all transcripts to understand the experiential context, followed by the identification of significant statements and their organization into meaning units. Data reduction and thematic development were subsequently validated against the original source material. The researcher then constructed textual descriptions of what the participants experienced and structural descriptions of how the experiences occurred within their social setting. Finally, these textual and structural descriptions were synthesized to uncover the deep essence of the semantic shift of *manawi* within informal credit practices.

RESULT AND DISCUSSION

Empirical results reveal that the use of the term *manawi* within the Sunda community in Bandung has expanded beyond its function as a modal adverb of possibility, transforming into a functional marker for social practices within informal credit transactions. This phenomenon is deeply intertwined with relational dynamics, economic conditions, and collective experiences, particularly in the post-pandemic landscape. Within the framework of economic sociology, individual economic actions are inherently embedded within social networks, trust, and interpersonal norms of reciprocity rather than isolated market rationalities (Hayes, 2025). The lived experiences of the participants demonstrate that *manawi* operates within close-knit social circles, serving as an adaptive strategy to navigate formal financial limitations. Through this mechanism, language functions as a tool for social negotiation, enabling individuals to fulfill economic needs while maintaining vital interpersonal relationships.

The first dimension of this phenomenon involves initial impressions (Table 1), illustrating how participants perceive the use of *manawi* in daily interactions. The data reveals a clear differentiation of social roles among actors, lenders, and those who occupy both positions. Young adults and newly married individuals appear to dominate as borrowers, indicating that this practice is closely tied to life stages characterized by high economic pressure and limited access to resources.

Table 1. Initial Impressions

Informant	Interview Excerpt	Translation
Dian	*...Alhamdulillah, pami abdi mah ti caroge aya wae tur teu pernah telat... janten tara pernah tumbat-tambut artos... paling gen u sok manawi mah rencangan mun teu tatanggi..*	...Alhamdulillah, if it is from my husband, it is always there and never late... so I never borrow money... at most, it is friends or neighbors who use *manawi*...
Rudi	*... Aduh asa kasindir euy, saya ge osok manawi soalna ka babaturan...*	...Oh, I feel called out, I also often use *manawi* because it is to friends...
Abi	*... Kumaha nya... jigana emang zamanna kieu... kadang abdi nu manawi, kadang batur nu manawi ka abdi...*	...How should I say it... it seems like times are just like this... sometimes I am the one who uses *manawi*, sometimes others use *manawi* to me...

Caca	*...Kanggo abdi sareng rerencangan mah, manawi teh tos janten kabiasaan... soalna sami-sami mahasiswa... kadang sepuh telat masihan kanggo bensin...*	...For me and my friends, *manawi* has become a habit... because we are fellow students... sometimes parents are late giving money for gasoline...
Saepul	*...Wah, mineng pisan sok aya nu manawi, kadang duit, kadang roko, abong pedah apal saya ngawarung mereun nya... ieu karak tadi aya isuk-isuk... saminggu aya lah nu manawi teh opat kali mah beda jeleema...*	...Wow, very often there is someone who uses *manawi*, sometimes money, sometimes cigarettes... probably because they know I run a shop... this just happened this morning... in a week there is maybe someone using *manawi* up to four times, different people...

This role differentiation highlights how the community builds an implicit consensus regarding linguistic changes. The shared understanding of this linguistic deviation among community members allows everyday communication to remain highly effective despite the grammatical anomaly. It proves that within contemporary semantic studies, meaning is not a static linguistic entity but is continuously constructed through lived experiences and social interactions (Kravchenko, 2024).

The second dimension relates to the behavioral drivers behind this practice. The findings indicate that the use of *manawi* is strongly motivated by utilitarian needs, such as household maintenance, educational expenses, and daily survival. However, non- utilitarian motives also emerge, where borrowing is conducted to fulfill social obligations or lifestyle conformity, showing that informal credit functions to preserve social status and peer group participation. This variation can be seen in Table 2.

Table 2. Behavioral Drivers

Informa	***Interview Excerpt***	**Translation**
Dian	*...Nya aya wae alesanna... kadang aya nu kanggo sakola budak, aya nu kanggo kaperyogian sadidinten... aya oge anu bade meser barang mun kirang artosna...*	...Well, there are always reasons... sometimes it is for the children's school, for daily needs... there are also those who want to buy items but lack the money...

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Rudi	*...Pami abdi mah kumargi nembe sataun nikah... sugan teh tos nikah mah ku gajih UMR ge cekap... basa bujang mah abdi sempet keneh nabung... jelegur tos nikah mah aya wae pengeluaran teh... Nya apa lagi pamajikan keur nyiram mah loba kahayangna... Can mitoha osok hayang ulin wae...*	...For me, maybe because I have only been married for a year... I thought after getting married, a regional minimum wage salary would be enough... when I was single, I could still save... boom, after getting married, there are always expenses... especially with my wife craving things due to pregnancy... not to mention my in-laws always wanting to go out...
Abi	*...Seeurna kanggo kaperyogian kuliah... kadang dosen aya keneh mun makalah atawa tugas teh angger kudu di print... padahal mah ayeuna kan tos serba digital...*	...Mostly for college needs... sometimes there are still lecturers who insist that papers or assignments must be printed... even though everything is digital now...
Caca	*...Nya aya kanggo kuliah... tapi kadang oge kanggo kebutuhan sosial... Misalna rencangan aya nu ngajak ameng, abdi nyarios nuju teu aya artos... ti abdi heula weh kitu saur anjeunna... Da lamun tos diajak kitu pami urangna teu ngiring bisi teuraoseun anjeunna...*	...Yes, there is for college... but sometimes also for social needs... for example, if a friend invites me out, I say I don't have money... it is on me first they say... if invited like that, if we don't go, we are afraid they will feel uncomfortable...
aepul	*...Tos bosen saleresna ku paribasa kitu teh... nya nginjeum mah nginjeum weh, rek ngahutang mah bebeja weh, ulah seeur teuing basa... Maenya aya nu kieu: Mang manawi abdi bade nyandak Garpit heula soalna kamari duitna kapake ku pamajikan...*	...Honestly, I am tired of that expression... if you want to borrow, just say borrow... if you want to owe, just say so... don't use too many terms... how can someone say this: Uncle, *manawi* I want to take some cigarettes first because yesterday the money was used by my wife...

From an informal financial perspective, these distinct behavioral drivers illustrate how vulnerable communities naturally mobilize local social networks as alternative sources of credit to withstand economic shocks. In environments with

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highly restricted access to formal banking institutions, communities rely heavily on kinship networks and social capital, which effectively serves as an essential substitute for formal material collateral (Giraldo et al., 2024) The third dimension covers lexical reasons, focusing on why *manawi* is selected as a linguistic substitute for direct borrowing requests. Participants link this selection to politeness strategies, indirect communication methods, peer influence, and digital virality on social platforms like TikTok and Instagram. It acts as a conversational tool to soften the impact of an economic request. These influences detailed in Table 3.

Table 3. Lexical Reasons

Informant	**Interview Excerpt**	**Translation**
Dian	*...Pedah sopan kitu nya?...da kapungkur mah asa tara ngadangu...*	...Maybe because it is polite?... I feel like I never heard it in the past...
Rudi	*...Ngangge manawi teh kumargi sopan- santun weh... misalna urang ngechat bro rek nginjeum duit asa frontal teuing...*	...Using *manawi* is simply for politeness... for example, if I text bro I want to borrow money, it feels too frontal...
Abi	*...Abdi mah pipilueun weh saleresna... rerencangan nu ngawitan mah...*	...Actually, I am just following along... my friends started it first...
Caca	*...Basa ngawitan mah nya terus terang weh ka rerencangan mah pami aya pangabutuh teh... tapi nya oge ayeuna mah tos aya di Tik Tok sareng Instagram... Tos viral mereun nya istilah manawi... jadi kaanggo eta basa teh sadidinten...*	...At first, I was straightforward with friends if I needed something... but now it is on TikTok and Instagram... the term *manawi* has probably gone viral... so that language gets used daily...
Saepul	*...Pami ditaros kunaon na mah abdi ge kirang uninga... mung jigana mulai seéur nu manawi ka abdi teh basa COVID weh... nya abdi mah mantosan sakersana, da sadayana nuju sesah harita mah...*	...If asked why, I don't really know either... but it seems like people started to *manawi* to me a lot during COVID... well, I helped as much as I could, since everyone was having a hard time back then...

This lexical adaptation demonstrates how linguistic evolution responds directly to socio-economic environments, changing dynamically to facilitate economic transactions grounded entirely in mutual trust and interpersonal proximity (Pereira et al., 2024). The transformation of a modal adverb into an action-oriented representation of debt confirms that language acts as both a mirror and an active agent of socio-economic adaptation (Pusch & Merrill, 2023)

The fourth-dimension outlines lexical impressions, showing the emotional ambivalence triggered by this practice. For some, the use of *manawi* is viewed as a practical and direct code within specific social circles. For others, it causes structural fatigue and irritation, especially when lenders feel that linguistic politeness is used to mask a lack of genuine transactional etiquette. That various reaction can be observed in Table 4.

Table 4. Lexical Impressions

Informant	**Interview Excerpt**	**Translation**
Dian	*...Abdi mah pami teh perkawis bade kumaha wae ge, nu penting mah sopan... nya eta tea... sanajan manawi kasebat sopan, angger weh keheul ari teh aya basa heula na mah...*	...For me, no matter how it is, the important thing is politeness... but yeah... even though *manawi* is considered polite, it is still annoying if there are no manners beforehand...
Rudi	*...Ku rerencangan ge sok di warah da abdi ge... maneh mah manawi wae bari seuri dina telepon teh... mereun anjeunna keheul... tapi da abdi ge dipasihan wae...*	...I am also often scolded by my friends... you keep on doing *manawi* while laughing on the phone... maybe they are annoyed... but they always give it to me anyway...
Abi	*...kadang hayang seuri... kadang keheul mun aya nu manawi teh...*	...sometimes I want to laugh... sometimes I get annoyed when someone does *manawi*...
Caca	*...pami abdi mah ningalna nya praktis... abdi sareng rerencangan tos sami-sami terang... jadi to the point... circle abdi mah sudah tahu yen manawi teh sama dengan pinjam uang...*	...as for me, I see it as practical... my friends and I already understand each other... so it is to the point... my social circle already knows that *manawi* equals borrowing money...

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Saepul	*...terus terang keheul ari abdi mah... pami ditaros manawi aya? nya aya wae da abdi mah kan dagang... tapi kan saleresna kan nu barang nginjeum kitu teh sanes tanggung waler abdi... prioritas abdi nya gaduh artos kanggo dapur abdi heula tur diputerkeun deui kanggo usaha...*	...honestly, I am annoyed... if asked if there is any, of course there is because I run a business... but borrowing like that is actually not my responsibility... my priority is having money for my own kitchen first, then rotating it back for business...

This friction proves that while informal finance offers high relational flexibility, it also introduces unique emotional liabilities, social pressures, and interpersonal friction (Douglas et al., 2026). When analyzed through an actor-network perspective, this shift is negotiated through a complex web of structural forces, communication behaviors, and relational boundaries, showing that *manawi* becomes a contested relational mechanism within the community network (Alsaleh, 2024). The fifth dimension investigates deeper psychological dimensions, focusing on the experiences of shame and moral obligation among actors. Borrowers report strong feelings of shame regarding their financial reliance on informal networks, often attempting to balance their social ledger by offering non-monetary labor. Conversely, lenders face the emotional burden of balancing empathy for their community with their own micro-business survival. The conflict can be observed in Table 5.

Table 5. Impressions toward Actors

Informant	Interview Excerpt	English Translation
Dian	*...Pami ditaros kesan mah nya sabenerna kadang karunya kadang oge keuheul... nya ari nepikeun ka saminggu sakali manawi mah tos kamalinaan...*	...If asked about my impression, actually sometimes I feel sorry, sometimes annoyed... if it is up to once a week, *manawi* is just too much...
Rudi	*...Aya wae isin na... tapi nya pami abdi mah gaduh itikad baik... ka nu ditambut teh teu aya pas aya butuhna hungkul... Abdi ge kadang dipentaan tulung... uih damel kadang disauran ka bumi rencangan... Instal ulang laptop, ngalereskeun listrik, dugi ka ngecet bumi... Kadang karunyaeun ku rerencangan teh sok diburuhan atau disebatkeun tos weh nu kamari mah punah nya... tambih we abdi teh isin...*	...There is always a sense of shame... but I always have good intentions... I don't just show up to the lender when I need something... I am also sometimes asked for help... after work, I am sometimes called to a friend's house... reinstalling a laptop, fixing electricity, up to painting a house... sometimes out of pity, my friend gives me wages or says just consider yesterday's
Abi	*...Ngawitan mah isin... tapi kadang rencangan ge nu nambut kadang kurang ajar mun nambut ge... jadi abdi ge kadang nagihna dibales ngangge manawi deui...*	...At first I was ashamed... but sometimes friends who borrow are insolent when they borrow... so when I collect the debt, I sometimes use *manawi* right back as a reply...
Caca	*...Teu isin sih pami ka rerencangan mah... soalna sanes abdi nu ngamimitian... jadi asa hereuy weh nyebatkeun manawi atuh ka rerencangan teh...*	...I don't feel ashamed if it is to friends... because I was not the one who started it... so it just feels like a joke when I say *manawi* to my friends...
Saepul	*...Karunya sih lamun aya nu ka warung bade nambut beas... mun aya rek manawi nyungkeun udud mah kadang bari*	...I do feel pity if someone comes to the shop wanting to borrow rice... but if someone wants to *manawi* to
	nyarek... moal paeh atuh teu ngudud sapoe mah...	ask for cigarettes, I sometimes scold them... you won't die if you don't smoke for a day...

These psychological conflicts reveal that the integration of economic actions

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with social bonds creates a complex moral marketplace. Borrowers use non-monetary actions, such as labor or services, to actively preserve their social capital and protect their interpersonal bonds, demonstrating that social networks require active maintenance and moral accountability to remain reliable sources of mutual support.

The sixth-dimension highlights future expectations. Despite recognizing the negative aspects of transactional dependency, both lenders and borrowers anchor their relationship in long-term hope, which can be observed in Table 6. Borrowers express a desire to escape these cycles through financial independence, while lenders view their current support as a form of moral investment, hoping for a reciprocal social safety net should their own conditions decline.

Table 6. Future Expectations

Informant	**Interview Excerpt**	**English Translation**
Dian	*...Abdi mah ngaduakeun weh ameh nu sok manawi teh dilapangkeun jalanna...*	...I just pray that those who often *manawi* are granted an easy path...
Rudi	*...Hoyongna mah ulah teras-terasan kawas kieu... rumaos yen pami abdi manawi ka nu sanes teh awon...*	...I want it not to be continuously like this... I realize that when I *manawi* to others, it is a bad thing...
Abi	*...Sejauh ini mah abdi rumaos nya manawi teh pengaruh tina COVID... mugia perekonomian urang sadaya semakin membaik, janten urang teh silih ngaririweuh...*	...So far, I feel that *manawi* is an influence from COVID... hopefully our economy gets better, so we don't trouble each other...
Caca	*...Hoyong enggal lulus, enggal damel... janten teu ngaririweuh batur wae... kapayun na mah pami abdi beunghar mah rek seeur barang bere...*	...I want to graduate quickly, work quickly... so I do not keep troubling others... in the future, if I am rich, I want to give a lot...

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Saepul	*...Mun posisi ayeuna mah nya abdi nu sok masihan ka nu manawi teh... kanggo ayeuna mah mugia abdi dipasihan kalapangan rejeki tur hate... Kan percumah pami tos barang-bere tapi urang na goreng hate keneh... moal ge jadi pahala... Nya oge mun abdi keur nutug di handap, mugi abdi seeur nu nulungan... sapertos abdi sok seeur nulungan batur kitu weh lah...*	...If in the current position, yes, I am the one who often gives to those who *manawi*... for now, hopefully I am always granted abundance of fortune and a broad heart... because it is useless if we give but our heart is still bad... it won't become a reward... also if I am at the bottom, hopefully many will help me... just like I often help others, something like that...

Ultimately, individuals rely on hope during periods of severe crisis. Vulnerable economic actors do not always seek material compensation alone. The work of de L'Estoile (2014) shows that for many communities, the true value of close friendships lies in their potential to offer survival support during periods of crisis. The utilization of *manawi* is not merely a plea for sympathy but can be interpreted as an expression of relational hope, signaling the borrower's expectation that the recipient will help mitigate their immediate material burdens. This active reliance on language as an economic buffer successfully transforms abstract grammatical forms into a vital tool for community preservation and structural cohesion amidst economic precarity.

CONCLUSION

The semantic shift of the term *manawi* within the Sundanese community in Bandung demonstrates that language functions as a dynamic medium for socio-economic adaptation. In answering the primary research inquiries, this study concludes that *manawi* has undergone a distinct semantic reanalysis, transitioning from a modal adverb of possibility into an implicit pragmatic marker for informal credit transactions.

This linguistic shift is structurally maintained and reinforced by close social relationships and kinship networks. Within these interpersonal dynamics, the usage of *manawi* serves as a vital face-saving mechanism that allows individuals to navigate informal economic relations without disrupting social harmony. Furthermore, these informal economic practices heavily rely on mutual trust and emotional proximity, both of which sustain and strengthen the adoption of this semantic shift within the community.

Theoretically, this research contributes to scholarship by illustrating how localized micro-linguistic practices are deeply embedded within informal economic behaviors and social norms. Practically, these findings suggest that understanding localized language shifts provides valuable insights into how communities structurally adapt their communication during informal financial transactions.

Despite these insights, the study is limited by its small sample size of five

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participants and its narrow geographic focus on a single district in Bandung, which restricts the immediate generalizability of the findings to the broader Sundanese population. To address these limitations, future research should expand the data scope by using quantitative surveys to evaluate widespread patterns or employing digital netnography to monitor how these linguistic behaviors adapt across online platforms. Additionally, cross-cultural and cross-regional comparative studies are recommended to determine whether similar semantic developments occur within other distinct linguistic communities experiencing comparable informal economic adaptations.

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