

## FROM FOMO TO HODL: AN ANALYSIS OF JARGON IN CRYPTOCURRENCY YOUTUBE VIDEOS

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### ABSTRACT

Using Yule's paradigm of word formation and jargon functions, this study investigated the formation and purposes of jargon in Bitcoin and cryptocurrency conversation. It sought to clarify the linguistic construction of specialized language and its social functions in digital financial communication. Data were gathered from two YouTube-based bitcoin content sources using a qualitative descriptive method. Jargon phrases were identified, categorized, and semantically interpreted. The results demonstrated that an organized jargon system incorporating both technical and social characteristics is used in cryptocurrency debate. The most common word-formation technique is compounding, which is followed by derivation and borrowing. Conversion, blending, and acronymy/initialism are less common. Functionally, jargon fulfills three main roles: efficiency, exclusion, and in-group identity. Compounding and conversion enhance communicative efficiency, derivation and borrowing restrict accessibility, and blending and acronymy signal community membership. Furthermore, this research indicated that the most frequent formation types particularly compounding and derivation are intimately linked to the dominating functions of efficiency and exclusion. Overall, cryptocurrency jargon functioned as a strategic linguistic system shaping expert communication and social identity.

**Keywords:** cryptocurrency discourse, economic language, in-group identity, jargon, word formation, YouTube communication

### 1. INTRODUCTION

The rapid growth and high pace of the digital era have significantly altered economic activity, particularly through the acceleration of global communication, information sharing, and financial transactions. Rapid interactions involving complicated ideas that need to be communicated succinctly are encouraged by online platforms. Jargon is one of the most noticeable linguistic phenomena in this

setting. People who belong to certain societies may communicate effectively and tell insiders from outsiders thanks to specialized terminology. As digital discourse grows, jargon creates social boundaries and expertise in addition to facilitating communication.

Cryptocurrency discourse represents a particularly rich site for examining this phenomenon. Cryptocurrency is a type of currency that is digital with encryption security and

decentralized, relying on blockchain-like networks instead of central operators (Zohuri et al., 2022) Instead, it relies on peer-to-peer transactions made possible by secure, transparent means that cannot be hacked. Furthermore, García-Corral, Cordero-García, and de Pablo-Valenciano (2022) support the notion of transformation by noting that types of digital currencies—cryptocurrencies—matured into payment mediums, assets, DeFi integrations and through digital means of payment for services accessed or purely access to networks to use. Discussions surrounding digital assets frequently employ terms such as *blockchain*, *mining*, *HODL*, *bullish*, and *whale* (Haris, 2024), which function as condensed carriers of technical and social meaning. These expressions reflect how morphological creativity and functional purpose interact in fast-paced online financial communication. The increasing circulation of such terms in public digital spaces highlights the need to understand how they are formed and why they are used.

YouTube was selected as the main source of data because it functions as an interactive platform where viewers and creators work together to create meaning. YouTube provides a dynamic context for studying how jargon is introduced, negotiated, and normalized in real-time discourse since it blends explanation, evaluation, and community involvement with content linked to cryptocurrency.

The concept of jargon assists in understanding how to engage with cryptocurrency discussions. Jargon is defined as a particular language used by particular groups to communicate complex concepts as fast and simply as possible (Yule, 2010). Semantic reductions, substitutions, or even the

creation of new words frequently result in jargon, which adds a degree of detail for those who are familiar with it but can be relatively difficult for others who are not. This study applies word formation theory and the concept of jargon functions as its analytical framework. Word formation theory explains processes such as compounding, derivation, borrowing, conversion, blending, and acronymy. Meanwhile, jargon theory emphasizes functions including communicative efficiency, exclusion, and in-group identity. Integrating these perspectives allows for a systematic analysis of both linguistic structure and social purpose.

Prior studies on jargon used in online communication and cryptocurrency primarily concentrated on cognitive recognition, semantic structures, or lexical characterisation rather than functional integration. One earlier study emphasized the use of metaphors, the emergence of new terms, and lexical predominance, but it did not systematically link these linguistic traits to their social or communicative functions. (Casañ Pitarch, 2022).

By contrast, studies on online trade forums, like the Kaskus study, categorized different types of jargon development but lacked functional analysis and were mostly descriptive and context-specific (Nurmala, 2013). Other scholarly research on cryptocurrency terminology took a metalinguistic or semantic approach, looking at speakers' remarks or semantic changes associated with the use of jargon. They did not, however, offer a methodical examination of morphological processes or elucidate the ways in which jargon facilitated effectiveness, exclusion, or the formation of group identity. (Indira

et al., 2023; Kudashina & Smirnova, 2021).

The current study, on the other hand, attempts to closed this gap by fusing word-formation analysis with functional interpretation. In particular, it directly links three basic jargon functions—improving efficiency, enforcing exclusion, and promoting in-group identity—with six common formation types: compounding, derivation, borrowing, conversion, blending, and acronymy, as suggested by (Yule, 2010, 2020). This study went beyond descriptive compilation and provides a theoretically grounded explanation of jargon as an adaptive linguistic system shaped by both morphological structure and social purpose by illustrating the relationship between dominant formation types and communicative functions within cryptocurrency discourse.

The findings from the research article on make-up terminology by (Indira et al., 2023) supported the naturally occurring development of this specialized language from creator–viewer interactions in the community that is YouTube. Their findings suggested that jargon on YouTube functioned not only as a communication tool but also as a marker of expertise and community membership. This made YouTube a relevant and rich data source for analyzing the formation and function of cryptocurrency jargon in digital discourse.

To address this gap, the current study examined how various word creation processes relate to particular communicative functions in bitcoin debate on YouTube by combining morphological analysis and functional interpretation. This study advanced our knowledge of jargon as a strategic

linguistic system that influences group identity, efficiency, and competence in digital economic communication by tying structural patterns to social functions.

## 2. LITERATURE REVIEW

### 2.1 Jargon

Jargon is a type of vocabulary that certain social/professional groups use to communicate more effectively within their professional parameters. According to Yule, (2010), jargon is a term for technical terms and phrases specific to a particular field that outsiders may not know or understand. Jargon emerges as a means of practical discussion for generally understood concepts that would take too long or be too difficult to explain to someone outside of that field. This is especially true in the world of science, medicine, technology, law, finance, and beyond (Yule, 2010).

Jargon is created through a system of linguistic processes; it's borrowed and used for previously used known purposes to be applied (cloud as relating to computers and technology instead of the phenomenon in the atmosphere); it's shortened and made into acronyms (CPU for Central Processing Unit); it's compounded (database); and neologism creates entirely new words for new ideas, such as software. Sometimes, these are just common words that derive more specific meaning through semantic narrowing or extension for the field's precise frame (Yule, 2010)

### 2.2 Types of Word Formation in Jargon

(Yule, 2010, 2020) identifies ten major word-formation processes in English, including coinage, borrowing, compounding, blending, clipping, backformation, conversion, acronyms, derivation, and multiple processes.

Word formation is a key mechanism through which specialized vocabulary is created in the study of jargon. However, only six formation types compounding, derivation, borrowing, conversion, blending, and initialism are effectively employed in bitcoin discourse, according to an analysis of the available data. Yule (2020) explains that compounding is the process of merging two or more separate words into a single word, such as "bitcoin network." Derivation, on the other hand, generates new words by adding prefixes or suffixes, which frequently enhance abstraction or formality, as seen in "decentralization." Borrowing involves adopting words from other languages, often Latin or Greek, to lend a sense of technical authority, illustrated by "fiat." Conversion allows a word to shift its grammatical class without any changes to its form, as demonstrated by "mine" functioning as both a noun and a verb. Blending merges portions of two words to create a novel term, like "cryptocurrency," and initialism forms words from the first letters of phrases, such as "ETF" and "CBDC." These six methods are especially effective in specialized discussions because they facilitate brevity, conceptual exactness, and mutual understanding, supporting Yule's (2020) assertion that jargon within expert groups prioritizes stable and efficient word-formation techniques over less organized ones.

### 2.3 Function of Jargon in Specialized Discourse

Jargon's primary purpose is to promote communicative effectiveness among a closed group by simplifying complicated thoughts with enough speed and accuracy to get the point across. However, it also serves a persuasive social-linguistic purpose of

demonstrating expertise and creating group validity. Therefore, according to Yule (2010), while jargon serves its best purpose for those within the group seeking an internal communication strategy, it can do outsiders a disservice when they do not understand jargon or members attempt to use jargon outside of the field to which it belongs. Thus, it serves as an effective means of communication and a social/professional boundary marker. Effectiveness supports speed of expert communication (Halliday & Hasan, 1989); exclusion functions as gatekeeping comprehension limited to only trained insiders (Fairclough, 1995; Hyland, 2004); and in-group identity is formed through a linguistic performance that suggests someone is a member of the cryptocurrency subculture (Androutsopoulos, 2015; Eckert, 2000).

### 3. RESEARCH METHOD

The study used a qualitative descriptive design to investigate how cryptocurrency jargon is created and used in online discourse. Since the study focused on analyzing linguistic forms and their communicative roles in a naturally occurring online context, a qualitative method was appropriate. Morphological structure and functional meaning were prioritized over numerical measurement in this approach.

The main source of data was a selection of YouTube videos from the cryptocurrency-focused channels WiM Media and Davincij15. Because they regularly use specialized vocabulary in spoken engagement and regularly discuss cryptocurrency topics, these channels were specifically chosen. YouTube is a useful resource for linguistic research because it offers real, organic speech where jargon naturally

arises through creator-audience interaction.

Data were collected through purposive sampling. Selected videos were observed repeatedly to ensure accurate identification of jargon expressions. The spoken data were presented in written form as heard, word for word, with specific jargon, similar to the same transcription studied in Indira et al., (2023) where oral information became written for a more intensive linguistic assessment. From these transcripts, lexical items identified as cryptocurrency-specific terminology were extracted as the primary data.

The analysis was carried out in phases. Initially, lexical items that served as jargon in the bitcoin community were chosen in order to apply data reduction. Compounding, derivation, borrowing, conversion, blending, and initialism were the six word-formation processes used to classify the identified terms. Third, each term was functionally examined to see if it promoted in-group identity, exclusion, or efficiency.

The study also used the CoinMarketCap Glossary as an online source generalizing definitions that are most understandable and accessible across the board to cryptocurrency communities. To assist this study, Casañ Pitarch (2022) used themes for identifying cryptocurrency jargon that categorizes types of words into neologisms, abbreviations, metaphors and specialized terms. As a result, each term that was found was given a meaning and classed based on its linguistic form (Casañ Pitarch, 2022).

Analytical explanations of each detected jargon term were used to explain the research findings in a descriptive manner. Every term was categorized based on the type of word

formation and interpreted in light of its communication function. Without depending on tabular representation, this method identified relationships and patterns between structural processes and social roles in the debate surrounding cryptocurrencies.

## 4. RESULT AND DISCUSSION

### 4.1 Result

The two primary data sources yielded a total of 81 data items. Jargon terms were identified and transcribed from the spoken interaction in the selected cryptocurrency YouTube video as the main dataset. To ensure accuracy in meaning and classification, the identified terms were cross-checked with the CoinMarketCap lexicon. From these procedures, 81 instances of cryptocurrency-related jargon were collected and analyzed.

The results showed that, with 60% of the data, compounding is the most common mode of jargon development. Examples of factors that improve communication efficiency are the money supply, mining pool, and network effect.

Twenty percent of the data was derived (affixation), which can take many different forms, including scarcity, decentralization, and inflation. The main purpose of this kind is exclusion. Ten percent of the dataset came from borrowing, which further reinforces exclusivity through terminology like capital, currency, and specie.

Five percent of the data contains conversion, as seen by phrases like "to mine," "a run," and "to trade," which promote effective communication. In the meantime, within the cryptocurrency discourse community, blending (3%) and initialism (2%)—which include cryptocurrency, FinTech, Bitcoin

maximalist, ETF, CBDC, and P2P—primarily served as indicators of in-group identity.

## 4.2 Discussion

### 4.2.1 Compounding

Compounding was the most dominant word-formation process identified in the present study, accounting for 60% of all jargon items across both data sources. Compounding occurred when two or more lexico-semantic signs are brought together to create one semantic whole, working from that point forward as one meaning or conceptual unit (Yule, 2020). In the field-specific register of economics and cryptocurrency, compounding is a major source of jargon creation because complicated, theoretical concepts are transformed into stable forms of use that, then, become re-usable lexically. Bauer (2003) observes compounding as a highly productive means of technical registers as it takes new/nascent ideas that someone else would have to explain in a long-winded response and creates a specific name for it to protect the speaker from extended effort. This is important to note because the data support terms like money supply, fiat money, fractional-reserve banking, bitcoin network, mining pool, even network effect as clear sources of jargon creation because their elements are not truly transparent without sub situational knowledge of economics or blockchain development.

#### Data 1: mining pool

According to the CoinMarketCap glossary, a mining pool is an arrangement where a number of miners pool their resources to increase their chances of finding the next block in a blockchain. This semantic specialization is a defining feature of jargon, as ordinary lexical items (mining and pool)

acquire a technical meaning that is only fully interpretable within a specific expert community (Crystal, 2003).

From the standpoint of word creation, "mining pool" is a compound noun formed from two independent morphemes. The head noun, "pool," has its meaning specifically restricted by the modifier "mining," resulting in a singular, established technical term rather than a phrase that would be interpreted compositionally in general conversation (Yule, 2020). Within specialized language, compounding is largely linked to efficiency because professional groups emphasize lexical thriftiness to achieve swift and accurate communication. Yule (2020) suggests that compounds enable speakers to condense intricate processes, established organizational methods, or theoretical models into brief, readily accessible units, thereby diminishing the necessity for extensive explanations. In this particular instance, the compound "mining pool" concisely represents the combined operation of shared processing power, the allocation of earnings, and the probabilistic verification of blocks, forming a compact term comprehensible to those within the field. Prior research in financial and technical writing (Breeze, 2013; Halliday & Hasan, 1989) has similarly demonstrated that compounding aids in the rapid transfer of information while preserving conceptual precision. Consequently, "mining pool" is classified under the efficiency aspect of jargon, as it optimizes the speed and exactness of communication within the cryptocurrency domain.

### 4.2.2 Derivation (Affixation)

Derivation, or affixation, proved to be responsible for 20% of the found jargon creations making it the second

most frequent formation process. (Yule, 2020) notes that derivation based on form creates new words from forms—adding sub, super and additives—to arrive at original features. In the world of economics and cryptocurrency, derivation proves to be a highly productive morphological process as it stands in a loose field of speakers creating families of like-terms representing intangible actions, qualities and oppositions. This is supported by Plag (2003) who claims that derivational morphology is the most productive form of word-formation as it is at the heart of academic and bureaucratic language—tangible but also intangibly perceived.

For example, inflation, deflation, inflationary, decentralization, scarcity, durability and divisibility emerge from both corpuses with great frequency as derived forms. These are words that constitute jargon because they've taken on meanings beyond their surface transformed meanings (meanings derived from theoretical application).

**Data 2: decentralization (de- + central + -ize + -ation)**

Decentralization is not merely a descriptive term but a core ideological and technical principle in blockchain systems. Similarly, inflationary and deflationary function as evaluative descriptors of monetary systems, requiring economic literacy to interpret accurately.

In this study, derivation mostly serves the purpose of exclusion. According to Yule (2020), affixation—particularly the use of Latinate suffixes like -tion, -ity, and -ary—contributes to formality and abstraction, which might alienate readers who are not experts. In academic discourse analysis, this gatekeeping role is well-documented (Biber et al., 1998; Hyland, 2004), where

it is demonstrated that derived nominal forms increase conceptual density and obfuscate agency. Expert boundaries may be reinforced in the current data by phrases like monetary policy or recognizability that are difficult for lay audiences to understand. Because derivation restricts accessibility while strengthening institutional power, it falls under the category of exclusion.

**4.2.3 Borrowing**

Ten percent of the jargon items found in the study are related to borrowing. In academic and technical discourse, borrowing refers to the adoption of vocabulary words from other languages, most frequently Latin and Greek (Yule, 2020). Because economics and cryptocurrency inherit conceptual frameworks from classical studies, borrowed terminology are especially common in these areas. According to Einar Haugen (1950) and Crystal (2003), borrowing frequently denotes historical continuity and intellectual appearance. Borrowed terminology like fiat, specie, capital, currency, economy, and cryptocurrency are frequently utilized in the examined transcripts. Due to their highly specialized and culturally established meanings, these phrases serve as jargon.

**Data 3: fiat derives**

Fiat derives from Latin meaning “let it be done,” but in economic discourse it specifically refers to government-declared money without intrinsic value. Without prior economic knowledge, this meaning is opaque to general audiences.

In jargon usage, borrowing fulfills the purpose of exclusion. Because borrowed phrases necessitate acquaintance with academic traditions, Yule (2020) contends that they frequently present a barrier to access. Further research on economic discourse (Breeze, 2013;

Fairclough, 1995) shows that borrowings from Latin and Greek enhance the perceived authority of professional speech while excluding non-specialists. Terms like *specie* and *fiat* serve as indicators of economic literacy in this study, supporting hierarchical knowledge hierarchies. Because of its gatekeeping and prestige-marking functions, borrowing is therefore classified as exclusion.

#### 4.2.4 Conversion

About 5% of the jargon forms found in the data are conversion, also known as functional shift. According to Yule (2020), conversion was the process of changing a word's grammatical category without changing its morphology. In rapidly changing sectors like bitcoin, where speakers must swiftly modify their current language to fit new roles, this technique is very helpful. Conversion is a very cost-effective method for lexical innovation, according to Clark & Clark (1979).

**Data 4: mine (noun → verb), mining (verb → noun), run (verb → noun, as in bank run), store (verb → noun, as in store of value), and exchange (noun ↔ verb).**

Their modified forms have specific meanings that deviate from common usage, these terms are considered jargon. For example, in the context of cryptocurrencies, "mining" refers to the solution of cryptographic problems rather than the extraction of actual minerals.

Efficiency is the main function that conversion performs. Speakers are able to succinctly and dynamically express processes by permitting words to change categories without affixation. According to studies of technology discourse (Tagliamonte & Baayen, 2010), Yule (2020) emphasizes that this

flexibility facilitates quick expert communication. In the current study, conversion reinforces communicative speed and flexibility by allowing speakers to discuss concepts (a trade, a mine) and actions (to trade, to mine) with ease. Conversion is therefore categorized under efficiency.

#### 4.2.5 Blending

Blending is a somewhat uncommon but semantically important procedure, accounting for 3% of the jargon elements found. Blending is the process of combining elements of two words to form a new lexical item (Yule, 2020). Blends are especially prevalent in technology-driven fields where branding and innovation are crucial. Before becoming institutionalized, blends frequently appear in informal or emergent registers, according to Algeo (1993).

#### Data 5: Bitcoin maximalist

Bitcoin maximalist is not merely descriptive but signals a specific ideological stance within the community.

In-group identity is served by blending. According to Yule (2020), creative word forms foster group cohesiveness by generating common language symbols. Such coinages aid in the construction of collective identity in online groups, according to sociolinguistic studies (Androutsopoulos, 2015; Eckert, 2000). According to this study, mixes serve as cultural indicators that set crypto insiders apart from outsiders and strengthen a feeling of community and shared beliefs.

#### 4.2.6 Initialism

Initialism accounts for approximately 2% of the jargon formations identified in the study. According to Yule (2020), acronyms are

words formed from the initial letters of multi-word expressions. Acronyms are widespread in institutional and technical discourse due to their efficiency and standardization. Crystal (2003) notes that acronyms often function as symbolic shorthand within professional communities.

**Data 6: ETF (Exchange-Traded Fund), CBDC (Central Bank Digital Currency), AI (Artificial Intelligence), P2P (Peer-to-Peer), and USD (United States Dollar).**

These items qualify as jargon because their meanings are inaccessible without prior domain knowledge and are typically used without explanation among insiders.

Initialism primarily fulfills the function of in-group identity. While acronyms also enhance efficiency, their unexpanded use presupposes shared knowledge, thereby signaling group membership. Yule (2020) emphasizes that such shorthand reinforces insider status, a point supported by studies on professional communication (Hyland, 2004; Swales, 1990). In the present study, acronyms function as linguistic badges of expertise, marking speakers as members of the economic-crypto community

## 5. CONCLUSION

Using Yule's (2020) theory of word formation and jargon, this study examined the origins and purposes of jargon in Bitcoin and cryptocurrency conversation. The results demonstrated that cryptocurrency discourse uses a systematic and structured jargon system that represents both language and social functions, based on two YouTube-based data sources. The vocabulary used in crypto debates functions beyond basic technical labeling and serves greater communication and ideological reasons,

which is consistent with Crystal's (2003) understanding of jargon as a specialized language.

The findings showed that the most common word-formation method is compounding (60%), which is followed by derivation (20%) and borrowing (10%). Conversion, blending, and initialism are less common. According to earlier research in technical and economic discourse, compounding and derivation are the main ways to achieve lexical density and precision (Bauer, 2003; Breeze, 2013; Plag, 2003). This distribution supports these findings. These patterns are consistent across both datasets, indicating that professional language usage rules are followed in cryptocurrency discussions.

This study shows the dynamic alignment between dominating word-formation processes and dominant communicative functions in cryptocurrency discourse, rather than just defining jargon types and functions. This study demonstrated that the most common formation types, especially compounding and derivation, are intimately related to the dominating functions of efficiency and exclusion, in contrast to previous research that treats jargon formation and function as distinct analytical dimensions. This discovery enhanced Yule's (2020) concept by empirically exhibiting how morphological productivity and social function operate together in an evolving digital-financial society. Furthermore, by employing YouTube-based speech rather than institutional texts or written corpora, this study indicated that even informal digital platforms reproduce highly organized expert language, refuting notions that online discourse is linguistically simplified (Androutsopoulos, 2015).

In conclusion, the prevalent use of compounding and jargon focused on efficiency suggests that discussions surrounding cryptocurrency are primarily motivated by the necessity to expediently convey intricate financial and technological information among knowledgeable individuals, while concurrently establishing clear distinctions of expertise. These observations implied that jargon within cryptocurrency circles serves a dual purpose: as a method for optimizing linguistic communication and as a mechanism for social organization, thereby underscoring the significant role of language in influencing engagement, establishing authority, and facilitating the dissemination of knowledge within present-day digital economies (Crystal, 2003; Yule, 2020).

Future research may expand the data scope to include other digital platforms or cross-linguistic cryptocurrency communities to examine whether similar formation-function patterns occur across different socio-digital contexts.

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