

# Morphosyntactic Adaptation and Functional Use of English Loanwords in Gen Z Online Service Conversations

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## ABSTRACT

The increased prevalence of English in daily Indonesian communication was attributed to the rise of digital commerce and social media. Unlike previous research on code-mixing and borrowing, few studies have investigated how English words were modified in online service chats. This paper investigated how Indonesian Gen Z users transformed English words morphosyntactically in their conversations. It analyzed 124 chat interactions collected from Shopee, Tokopedia, Instagram, and WhatsApp. Using qualitative analysis, the study identified recurring morphosyntactic processes, including clipping, affixation, permutation, and hybrid command formation. Examples included "notif" (from *notification*), "orderan" (*order* + *-an*), "di-scan" (*scan* with the Indonesian passive prefix *di-*), and "auto-panik" (*automatically panic*). These forms showed that English words were restructured to fit Indonesian linguistic patterns, becoming integrated into everyday digital communication rather than remaining isolated loanwords. Interview data revealed that users employed these forms to make communication more efficient, distinctive, humorous, and socially engaging. The findings confirmed that Indonesian youth actively modified English words to support efficient, creative, humorous, and interactive communication. These usage patterns contributed to ongoing changes in Indonesian digital communication.

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## 1. INTRODUCTION

The increasing use of English loanwords in Indonesian digital communication has become a noticeable feature of contemporary youth interaction, especially among Generation Z (Gen Z). Many other similar expressions are commonly used by young Indonesians when communicating via social media, e-commerce, and online application services, as online media have become a part of the daily activities of the young generation, where online interaction occurs not only for recreational activities but also for business, commercial, transaction, work, and much more (Reyes et al., 2026; Shukurlu, 2025). Many

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English phrases are not used in their direct and original form. Instead, they are adjusted to Indonesian grammatical patterns and commonly appear in phrases such as “*Salah server, kak!*” (wrong server, sis/bro!) and “*mau di-refund gak?*” (Do you want it to be refunded?) These examples indicate that English borrowing in digital communication involves not only vocabulary transfer but also structural adaptation within Indonesian discourse.

This effect is readily apparent in internet service contexts, where communication leans toward speedy, easy, and friendly language (Sugiharto et al., 2025). Many Gen Z users use affixes as well, like “*nge-check*” (to check), “*di-refund*” (to be refunded), clipping “*serv*” from (server), and compounding (auto-confirm, hardcopy). However, some English terms have remained even though an Indonesian equivalent existed. This shows that the choice is not based on vocabulary limitation, but on preference in actual use. In Gen Z online interaction, English forms are often considered more practical and natural, especially in fast-paced communication. The decision reflects style, identity, and digital culture, not just the need for new vocabulary.

Cases of linguistic mixing in Indonesian face-to-face communication have been around for years, but Gen Z online interaction shows a deeper shift in linguistic structure. English forms are not only inserted into Indonesian sentences but are also reshaped by Indonesian grammar itself. Forms such as “*di-cancel*” (to be canceled) and “*auto-confirm*” (automatically confirmed) show that English roots are increasingly integrated into Indonesian morphological and syntactic systems. Treffers-Daller (2019) calls this “morphosyntactic integration,” in which borrowed items are fully integrated into the recipient language’s grammatical system. Jones (2019) reports similar findings, arguing that digital bilingual communication has also altered the grammatical structures of the languages in use. In the case of Indonesian Gen Z communication, the process of borrowing is evidenced by the addition of Indonesian-affixed and grammatically-marked English roots. The borrowed elements are beginning to exhibit properties of voice, aspect, and event structure consistent with Indonesian grammar; thus, this represents a movement away from mere code-switching toward grammatical integration. Rather than simply switching between two languages, the speakers transform English-based forms to conform to Indonesian’s morphosyntactic systems. Recent studies on digital multilingualism also support this trend, showing that repeated online interaction encourages nativization of foreign lexical items (Masniati et al., 2026; Jiang, 2026). However, research focusing specifically on online service communication remains limited, particularly in explaining how English roots are structurally embedded in Indonesian grammar (Sugiarto & Manara, 2026).

Earlier research indicates a growing use of English in Indonesian communication, particularly in education, media, advertising, and public discourse. Mukti et al. (2025) and Hoon (2025) discuss lexical borrowing in relation to language development, standardization, and language attitudes. Augustin and Emynorane (2025) also define borrowing as lexical adoption in Indonesian. However, these works mostly treat English as a repository of additional vocabulary and do not explore how these borrowed words change grammatically after entering the language. Studies on digital communication tend to focus on code-switching, slang, identity, and language choice. Yousif (2025), for example, views English in online interaction mainly as a stylistic and social resource. In light of that, there is still an untouched subject of study: the behavior of English-derived forms once they are no longer considered foreign terms and are functioning within the Indonesian grammar system. Gen Z online service communication exhibits these

phenomena, where terms like “*di-cancel*” (to cancel) and “*nge-reply*” (to reply) exhibit English-root verbs that do not just borrow but are being manipulated in the system through affixation, cliticization, nominalization, and synthesis in the Indonesian context.

These forms occupy grammatical slots normally filled by Indonesian words and follow local rules of voice, transitivity, possession, and modification. This indicates a shift from simple lexical borrowing to grammatical accommodation, where English elements become part of Indonesian morphosyntactic structure. While previous research has documented English use in informal contexts, few studies have examined how these hybrid forms are structurally built and syntactically embedded in real digital interaction (Memmedova, 2026). This study addresses that gap by focusing on the morphosyntactic adaptation of English-derived forms in Gen Z digital service discourse, moving beyond vocabulary toward grammatical integration.

This study addresses the gap by examining how English loanwords are structurally adapted in Gen Z online service conversations. It uses borrowing taxonomy (Nugraha, 2024), contact linguistics (Aliyeva, 2025), and the Matrix Language Frame model (Nusrat et al., 2025) to explain how English items function inside Indonesian grammatical systems. In real online exchanges, the language shifts constantly, often breaking out of standard borrowing categories. Expressions such as “*auto-confirm*” and “*nge-reply*” (to reply) are no longer treated as temporary code-switching but are now considered routine elements in everyday digital communication.

Unlike previous studies that focus mainly on lexical borrowing or general code-mixing, this study shifts the attention to structural adaptation following Ezurike & Ibileye (2025). The scope of this work is to examine morphological adjustments and syntactic restructurings of loans in online Indonesian discourse. For instance, a sentence like “*tolong di-refund, kak*” (please have it refunded, sis/bro) maintains the main Indonesian sentence structure while inserting and modifying English words. These examples illustrate how this grammatical integration occurs in actual communication and also expose pragmatic uses in politeness, word-saving, and a sense of urgency and kinship in the digital context.

The present study shows that informal digital discourse constitutes an important environment for language development. Although online service chat can appear to consist of simple, short interactions, it allows us to observe the active use of language by members of the Gen Z cohort as they choose how to use language when interacting with others. Within these ongoing interactions, English loanwords continue to evolve through morphological modification and syntactic integration into Indonesian structures, creating a hybrid expression of both languages that retains functional and social meaning for use in social contexts. Based on this background, the study focuses on two research questions: (1) What morphosyntactic adaptation patterns characterize English-derived forms in Gen Z online service conversations?, and (2) How are these forms used to perform communicative functions in digital interaction?

## 2. LITERATURE REVIEW

### 2.1 Moving From Lexical Borrowing to Structural and Morphosyntactic Productivity

Studies on English borrowing in Indonesian have mostly discussed vocabulary transfer and lexical standardization in formal language settings. Nugraha (2024) and Septianingtias et al. (2024), for example, focus on how English words are absorbed into

Indonesian vocabulary, especially in educational and formal contexts. However, digital interaction among young people presents a different picture, as borrowed expressions are often modified more freely in everyday communication. Puspitasari et al. (2024), studying Instagram conversations among Jakarta youth, found that English terms such as “cancel” and “expose” were frequently used as “*nge-cancel*” (to cancel) and “*ter-expose*” (accidentally exposed). The examples listed consist of Indonesian affixes and English lexical roots, forming constructions that appear to conform to Indonesian grammar.

Analogous structures are encountered when observing Gen Z's use of conversations about online services, where constructions such as “*di-refund-in*” (to be refunded) and “*nge-claim*” (to claim) can be detected. English words are no longer perceived as independent foreign entities, as they are easily accommodated within the Indonesian sentence structure. Such an inclination reflects Treffers-Daller's (2025) concept of productive borrowing, which marks a shift from treating borrowed words as “foreign objects” to integrating them into the existing language system. During online communication, users adapt their English expressions to their communication needs, typing patterns, and informal speech styles. As a result, digital communication becomes an active space for morphosyntactic experimentation among young speakers.

## 2.2 Digital Interaction, Politeness Strategy, and Youth Identity

Borrowings from English also relate to politeness and the young people's identity in online interaction. Umpornpun and Mongkolhutthi (2022) stated that not only the borrowing of English words, but also expressions such as “sorry” and “please” during online game interaction are indicators of digital etiquette and youth discourse. In Indonesian online discourse, such a borrowing strategy appears in many transactional online contexts as well. Situmorang et al. (2025) argue that words such as “fast response” and “open order” are commonly used to establish a service-friendly, polite tone in e-commerce interactions. In this online transaction, a similar hybrid phenomenon is also observed, with expressions such as “*udah di-cancel ya, kak*” (it has already been canceled, sis/bro) or “*maaf, system-nya error*” (sorry, the system encountered an error). Even though some English vocabulary appears, the syntactic system is in Indonesian. For example, “*ya*” (okay) and “*kak*” (sis/bro) can be seen as politeness markers, which maintain an informal, polite conversational style.

## 2.3 Tracing the Shift from Code-Switching to Morphosyntactic Convergence

Researchers studying bilingual communication break it down into three levels: code-switching, borrowing, and grammatical integration. Code-switching occurs when someone uses English words in an Indonesian conversation without altering their structure. For example, “*Saya sudah refund barangnya*” (I have already refunded the item) or “*Tolong check dulu*” (Please check it first). English here remains grammatically distinct: it does not conform to Indonesian rules (Alzain, 2024). Words like “voucher,” “promo,” “checkout,” and “refund” are common in Indonesian digital chats, and everyone gets them, even if they do not know much English. At this stage, only the words are adopted; the grammar still follows Indonesian norms.

Grammatical integration goes deepest. English words are beginning to bend to Indonesian morphology and syntax (Garcia et al., 2025). This includes affixation and clause embedding, such as “*nge-refund*” (to process a refund), “*di-check*” (to be checked),

“*ke-suspend*” (to become suspended), and “*di-booking-in*” (to be booked). Here, English elements no longer function as separate insertions but operate within Indonesian grammar. This is the stage referred to as grammatical integration in this framework.

Morphosyntactic convergence goes beyond just code-switching and shows that consistent and sustained language contact has led to systematic, structural features (Puspita & Ardianto, 2024; Olguin & Gries, 2025). When conversing online through digital services, participants are doing more than just switching between the two languages; they are systematically placing English words within Indonesian structures. With the consistent presence of this pattern, the line between inserting a loan word and constructing the sentence within local grammar becomes blurred. An example of this kind of phenomenon is illustrated by words such as “*nge-refund barang*” (to process a refund for an item) or “*udah ke-suspend*” (has already been suspended). Here, English roots remain, but it is Indonesian morphemes that are affixes. The recurrence of such constructions in digital conversations provides evidence that they are systemic: in these instances of borrowing, the English word is not merely plugged into Indonesian syntax; it is interpreted within the bounds of Indonesian grammar. That is what makes this different from code-switching, where languages stay separate, or simple borrowing, which adopts a word but not its grammar. Grammatical integration blends English items into Indonesian sentence patterns. These observations highlight morphosyntactic convergence: digital exchanges are merging features of both languages and producing new hybrid forms in everyday Indonesian (Puspita & Ardianto, 2024).

### 3. METHOD

#### 3.1 Research Design

This study uses a qualitative descriptive approach to explore how English loanwords are adapted in Gen Z digital service communication. This approach allows researchers to examine real online language use by looking at form, meaning, and how people actually communicate. The research centers on the way English vocabulary mixes with Indonesian in casual online conversations, mainly those found in customer service and transactional chat settings. The study pays close attention to both morphological and syntactic adaptation, rather than relying on numerical measurement or broad generalizations. Following Nugraha (2024), it emphasizes identifying new linguistic patterns and interpreting them as they emerge in real communication.

#### 3.2 Sample and Data Collection

The data consisted of screenshots and exported chat logs containing English loanwords embedded in Indonesian digital service conversations. Data were collected from January to June 2025 through student organizations, youth forums, and social media in North Sumatra, Indonesia. North Sumatra stands out as the perfect research site for three reasons. First, internet access is strong there, and young people are heavily involved in digital commerce, especially in the cities. Second, Medan is a busy hub where online shopping, food delivery, and digital services are part of everyday life. Third, the region is multilingual. Indonesian, local languages, and English all mix together, which makes this place ideal for examining language contact and how people adapt in digital spaces.

The study used purposive sampling. Gen Z (ages 17–25), active on platforms like Shopee, Tokopedia, Instagram DM, or WhatsApp Business, and directly involved in real service transactions, from buying to chatting with customer service, until the delivery of the items. Therefore, it contains an authentic online transaction. Participants were screened using a short form to obtain their demographic characteristics, including age, education, and the main digital platforms they use. No personal identifiers were kept during verification, so anonymity and data integrity were preserved.

**Table 1**  
Demographic Characteristics of Participants

Variable	Category	Frequency (n)	Percentage (%)
Age	18–20	6	37.5
	21–23	7	43.8
	24–27	3	18.7
Educational Status	Undergraduate Student	11	68.8
	Graduate Student	2	12.5
	Employed	3	18.7
Digital Platform	Shopee	5	31.3
	WhatsApp Business	4	25.0
	Instagram	4	25.0
	Tokopedia	3	18.7
<b>Total</b>		<b>16</b>	<b>100</b>

The majority of the sample population were young adults in the Generation Z demographic, with 43.8% aged 21 to 23. The largest proportion of participants were students (68.8%), indicating that a large majority of digital natives used this platform. The data in Table 1 demonstrate that Shopee is the most used platform among participants (31.3%). WhatsApp Business and Instagram both had a similar number of users (25.0% each) who reported using these platforms. The demographic profile shows that all the conversations collected for this study came from Generation Z users who frequently engage in online service communication via e-commerce and social media.

A total of 112 conversation samples were initially collected. Each sample was then screened against three criteria: service-related interaction, the presence of English loanwords or mixed-language forms, and sufficient linguistic context for morphosyntactic analysis. After screening, 87 conversations were selected as valid data. These conversations produced 124 instances of English loanword usage for analysis. Table 2 explains the selection rationale for the digital platforms used in this study.

**Table 2**  
Digital Platforms and Selection Rationale

Platform	Communication Type	Selection Rationale
Shopee	E-commerce transactions	High frequency of buyer–seller interactions and customer service communication
Tokopedia	E-commerce transactions	Extensive use of promotional and service-related discourse
Instagram DM	Social commerce communication	Informal interactions between customers and online sellers
WhatsApp Business	Customer service communication	Direct service communication and transactional exchanges

Table 2 lists the platforms used for data collection and explains why each one was chosen. Each platform was chosen because it represents a common form of digital communication used by Generation Z daily. Shopee and Tokopedia are customer service-related, generating a large amount of vocabulary in this area. Instagram DM features both social and commercial conversations in an informal format. WhatsApp Business facilitates real-time communication, negotiation, and confirmation of orders, as well as refund and service issue resolution.



Figure 1. Screenshots of Conversations in Online Platforms by Gen Z

The transactional interactions analyzed in this study, as shown in Figure 1, come from online conversations on a platform popular with Generation Z. These samples allow us to identify patterns in borrowing, grammatical integration, and morphosyntactic adaptation. They are useful because conversations occur naturally, are often repeated, focus on service-related topics, and use English words in ways that align with typical Indonesian communication.

### 3.3 Data Sources, Instruments, and Procedures

The primary data sources were screenshots and exported chat logs obtained from participants. The researchers served as the principal research instrument, consistent with qualitative inquiry. A data extraction sheet was developed to document the source platform, linguistic context, English loanword form, Indonesian grammatical adaptation, and communicative function of each occurrence. The data collection procedure consisted of five stages: (1) Distribution of participant invitations through student and youth online communities, (2) Collection of screenshots and exported chat logs from eligible participants, (3) Verification of participant age and eligibility, (4) Screening of conversations according to inclusion criteria, (5) Compilation and organization of the final linguistic corpus.

### 3.4 Data Analysis

The data were analyzed using qualitative morphosyntactic analysis. Following Yousif (2025), the analysis proceeded through data condensation, data display, and conclusion drawing. First, all English loanwords identified in the corpus were extracted and compiled into a coding database. Second, the loanwords were categorized according to their morphosyntactic adaptation patterns, including affixation, reduplication, functional shift, hybrid constructions, and syntactic embedding within Indonesian clauses. Each

linguistic item was analyzed using a modified morphosyntactic mapping framework that considered, such as: (1) Morphological adaptation, (2) Grammatical category, (3) Syntactic position, (4) Communicative function, and (5) Context of digital service interaction. The identified patterns were subsequently interpreted in relation to language contact, borrowing processes, and communicative efficiency in digital discourse.

### 3.5 Triangulation and Validation Procedures

To enhance the credibility, dependability, and confirmability of the findings, multiple triangulation strategies were used (Stamenkov, 2023). First, analyst triangulation was conducted through independent coding by the two researchers. Coding discrepancies were discussed until consensus was reached. Second, expert validation was performed through consultation with three external reviewers possessing expertise in linguistics, sociolinguistics, and digital discourse studies. The experts were selected based on three criteria: (1) holding a degree in linguistics or a related field, (2) having published research on language variation in morphosyntax, discourse analysis, or digital communication, and (3) possessing at least three years of research experience. Third, participant verification was conducted for selected ambiguous expressions. Several contributors were contacted again to confirm intended meanings, contextual interpretations, and communicative functions. Table 3 summarizes the triangulation process.

**Table 3**  
Triangulation and Validation Process

Validator	Expertise	Role in Validation	Contribution
Expert A	Sociolinguistics	Review of coding categories	Confirmed classification of borrowing patterns
Expert B	Morphology and Syntax	Review of morphosyntactic analysis	Verified grammatical interpretations
Peer Reviewer 1	Digital Discourse Analysis	Contextual evaluation	Confirmed discourse-related interpretations
Peer Reviewer 2	Applied Linguistics	Coding review	Identified inconsistencies and suggested revisions

Experts and peers gave feedback that prompted changes to the coding scheme. The main adjustment focused on how hybrid constructions and affixation patterns with English lexical roots were classified. With these adjustments, the analysis became more consistent, and the data interpretation became clearer and more dependable.

### 3.6 Ethical Considerations

Ethical principles regarding internet-based dialogue studies were used (Raza & Siddique, 2026). Participation was entirely voluntary. The participants joined voluntarily and gave consent to provide data for the study, including understanding how their data would be used and how confidentiality would be maintained. Prior to conducting any analysis, personal identifiers (usernames, profile images, phone numbers, store names, transaction IDs, and location information) were removed from the dataset. Screenshots were retained only for linguistic analysis, in password-protected files available only to the researchers. Extracts of the data presented were anonymized, and small edits were made where necessary to protect anonymity; however, the original linguistic features central to the analysis were retained.

## 4. RESULTS

This section presents data from a corpus of 124 online service conversations among Indonesian Gen Z on Shopee, Instagram, Tokopedia, and WhatsApp Business, which reveal a common pattern of English loanword adaptation in online services. These are morphological clipping, Indonesian affixation, syntactic repositioning, mixing languages in imperative structures, stylistic use of loanwords, overgeneralization of morphological change, politeness-based code-switching, structural hybridization, and identity building.

### 4.1 Morphological Clipping as Lexical Economy

This subsection examines how Gen Z speakers shorten English loanwords in online service conversations to achieve communicative efficiency while maintaining grammatical functionality within Indonesian discourse.

**Table 4**  
Clipped English Loanwords in Online Service Conversations

Original Phrase	Adapted Form	Type of Clipping	Functional Role	Contextual Note
Voucher code	<i>"Vocher-nya"</i>	Initial vowel drop	Noun (possessive)	E-commerce discount discussion
Application	<i>"Aplikasi"</i>	Truncation	Noun	Technical app reference
Notification	<i>"Notif"</i>	Truncation	Noun (shortened)	Pop-up alert description
Registration	<i>"Regis"</i>	Truncation	Noun	Webinar registration
Reservation	<i>"Reserv"</i>	Truncation	Noun	Booking appointment context
Promotion	<i>"Promo"</i>	Common shortening	Noun	Flash sale or ad messages

Table 4 shows that clipped English loanwords are widely used in Gen Z online communication. Most clipped forms come from multi-syllable English words that are shortened for speed and practicality in digital interaction. Forms such as *"notif"*, *"promo"*, and *"regis"* are commonly used because they are faster to type and easier to process in chat-based communication. Even though those forms are already short, they are still used naturally within Indonesian sentence structure. For example, in *"Aku belum dapet notif-nya"* (I've not received the notification yet), *"notif"* is a noun and is directly affixed with the Indonesian possessive marker *"-nya"*.

This indicates that clipped forms are already adapted into the Indonesian morphosyntactic structure. Affixation is even found on *"vocher-nya"*, where the word is attached directly with Indonesian morphology. The shortening is clearly used in everyday online chat, particularly in e-commerce settings where speed is acceptable. Interview data support this pattern. One participant said that "registration" feels too long, so *"regis"* is preferred in casual chat. Others noted that *"notif"* feels natural because it is commonly used in apps and in daily digital use. These responses indicate that both efficiency and repeated exposure in online environments influence clipping. Overall, clipping maintains meaning while supporting faster communication. It reflects a stable pattern of lexical reduction in Gen Z digital discourse, where shortened English forms are fully adapted into Indonesian sentence structures (Dragusin, 2024).

## 4.2 Loanword Inflection and Indonesian Affixation

This subsection examines the integration of English loanwords into Indonesian morphology through affixation processes. Particular attention is given to the use of Indonesian prefixes and suffixes attached to English lexical roots.

**Table 5**  
Morphological Adaptation of English Loanwords with Indonesian Affixation

English Root	Adapted Form	Affixation Type	Word Class	Context
Check out	<i>"Nge-check out"</i> (to check out)	Prefix (active)	Verb	Transaction confirmation
Order	<i>"Orderan"</i> (Customer order)	Suffix (-an)	Noun	E-commerce logistics
Ship	<i>"Dikirim"</i> (Sent)	Prefix + infix	Verb	Delivery status
Print	<i>"Nge-print"</i> (To print)	Prefix	Verb	Document service conversation
Scan	<i>"Di-scan"</i> (Scanned)	Prefix (passive)	Verb	Barcode verification
Redeem	<i>"Ke-redeem"</i> (Redeemed)	Prefix	Verb	Voucher activation

Table 5 shows that Gen Z often incorporates English loanwords into their discourse using Indonesian affixes. Prefixes like *"nge-"* and *"di-"* and the suffix *"-an"* reshape English words to fit Indonesian grammar in daily digital conversations. Examples include *"di-scan"* (*scanned*) and *"orderan"* (*customer order*), which appear frequently in online service contexts. For example, in *"Aku lagi nge-check out barangnya"* (I am checking out the item), *"nge-"* expresses ongoing action, making the English base sound like a natural predicate. On the other hand, *"orderan"* uses *"-an"* to form a noun, allowing the borrowed term to act as a subject or an object.

Interview data suggests these forms feel more familiar and casual in peer communication. One participant said, *"nge-print"* (to print) and *"nge-check out"* (to check out) are common in chats, while another felt that using just *"scan"* without *"di-"* seems too formal. This implies that affixation is influenced by habit and social context, not just grammar. In short, affixation allows English roots to adapt structurally into Indonesian digital discourse. Words like *"di-scan"* (scanned) and *"ke-redeem"* (redeemed) keep Indonesian voice marking while matching transactional meaning. This shows that Gen Z actively modifies borrowed words to fit Indonesian syntax (Nugraha, 2024).

## 4.3 Syntactic Repositioning of Loanwords

This subsection focuses on the syntactic repositioning of English loanwords after they are incorporated into Indonesian clause structures. The analysis identifies changes in grammatical roles and sentence functions.

**Table 6**  
English Loanwords Repositioned into Indonesian Syntax with Functional Shifts

English Word	Adapted Use	Syntactic Role	Phrase Structure	Functional Shift
Upload	<i>"Upload foto resi-nya"</i> (Upload the receipt photo)	Verb	SVO	Verb insertion
Refund	<i>"Refund-nya otomatis"</i> (The refund is processed automatically)	Noun (topic)	Topic-comment	Nominal topicalization
Cancel	<i>"Di-cancel pesanan"</i> (The order was canceled)	Verb	Passive verb phrase	Action on object
Confirm	<i>"Sudah confirm"</i> (Already confirmed)	Verb	Intransitive verb clause	Event affirmation
Share	<i>"Udah share link-nya"</i> (Already shared the link)	Verb	Transitive clause	Link propagation
Update	<i>"Update status-nya"</i> (Update the status)	Verb	Verb-object clause	Status narration

Table 6 shows that many English loanwords changed their grammatical roles after entering Indonesian online conversations. Words like “upload”, “refund”, and “cancel” do not just retain their original meanings; they also appear as verbs, topics, and predicates in Indonesian sentences. It appears that these words in service communication use only local SVO or topic-comment structures, not English sentence structure. This pattern shows that English words are absorbed into Indonesian grammar during daily communication. Hober (2024) also described this as contact-induced grammatical innovation, where consistent bilingual use starts to reshape grammar over time.

One participant said, “I just say ‘*refund-nya*’ so everyone knows the money comes back.” Here, “refund” takes on the Indonesian suffix “-nya” and works as a noun in everyday exchanges. A similar pattern appears in “*Di-cancel pesanan-nya karena stok kosong*” (The order was canceled due to unavailable stock), “cancel” fits into the Indonesian passive format using the prefix “*di-*.” People do not treat these forms as foreign; they become part of regular Indonesian sentences. Another participant explained, “*When I say 'confirm dulu ya,' it feels natural even though it is English.*” Expressions like these are now routine in online commerce and become habitual in online buying and selling interactions, especially in fast customer communication, where brevity is preferred.

Other examples, such as “*update status-nya*” (update the status) and “*udah share link-nya*” (already shared the link), reinforce this trend: English words slot into Indonesian clauses to streamline communication. Indonesian still provides the grammatical structure, while the English terms act as borrowed vocabulary. This aligns with the Matrix Language Frame model (Nusrat et al., 2025), in which Indonesian remains dominant in structure, while English provides specialized terms for digital use.

#### 4.4 Code-Mixing in Imperative Structures

This subsection explores how people use English loanwords in imperatives, especially in chats on online services. The analysis highlights how English verbs are combined with Indonesian grammatical and pragmatic markers.

**Table 7**  
English-Indonesian Code-Mixing in Imperative Commands

Command Phrase	English Verb	Indonesian Element	Speech Act Type	Functionality
<i>"Please di-restart dulu"</i> (Please restart it first)	Restart	<i>"di- + dulu"</i> (passive prefix + temporal marker "first")	Polite command	Troubleshooting
<i>"Coba refresh page-nya"</i> (Try refreshing the page)	Refresh	<i>"Coba + -nya"</i> (suggestion marker + definite suffix)	Suggestion	Interface navigation
<i>"Tolong update dulu aja"</i> (Please update it first)	Update	<i>"Tolong + dulu"</i> (politeness marker "please" + temporal marker "first")	Request	Profile/data update
<i>"Silakan print e-ticket"</i> (Please print the e-ticket)	Print	<i>"Silakan"</i> (formal politeness marker "please")	Formal command	Boarding instruction
<i>"Ayo submit form-nya"</i> (Let's submit the form)	Submit	<i>"Ayo + -nya"</i> (encouragement marker "let's" + definite suffix)	Encouragement	Deadline reminder
<i>"Yuk redeem sekarang"</i> (Let's redeem it now)	Redeem	<i>"Yuk + sekarang"</i> (informal encouragement marker "let's" + temporal marker "now")	Motivational	Limited-time voucher usage

Table 7 highlights how Gen Z mixes English loan verbs with Indonesian politeness markers when chatting about online services. English verbs show up, but the command still follows Indonesian grammar rules. The result is a hybrid form used for requests, suggestions, and instructions that sound socially acceptable in digital conversations. An example is *"Please di-restart dulu"* (Please restart it first). Here, "restart" comes from English, but gets adapted with the Indonesian passive prefix *"di-*" and the temporal marker *"dulu"* (first). The message remains technical but fits the Indonesian imperative style. This pattern is called syntactic domestication (Wahyuningsih, 2024). It means foreign verbs are not used as they are; they are reshaped to match local grammar. Politeness markers also play a key role. Markers like *"tolong"* (please), *"coba"* (try), *"ayo"* (let's), and *"yuk"* (come on/let's) change how commands are interpreted. *"Tolong update dulu aja"* (please update it first) feels softer than a direct order, while *"ayo submit form-nya"* (let's submit the form) invites shared action. These words shift the tone, making digital communication less stiff and more friendly.

Interviews back this up. One respondent explained, "I add *'tolong'* or *'coba'* so it doesn't sound bossy." The mixing is deliberate, not random, and helps manage tone online. Basically, English verbs carry meaning, and Indonesian particles or affixes shape grammar and politeness. In *"silakan print e-ticket"* (please print the e-ticket), "print" remains, but *"silakan"* (please) frames the request politely. As Sugiharto et al. (2025) and Pak and Orazakynkyzy (2025) suggest, this demonstrates pragmatic hybridization, in which English and Indonesian forms blend to meet digital communication needs.

#### 4.5 Stylized Loanword Use and Social Identity

This subsection examines the use of stylized English loanwords as markers of social identity among Gen Z users. The data demonstrate how loanwords contribute to the projection of modernity, professionalism, and digital literacy.

**Table 8**  
Stylized English Loanwords as Identity Markers in Gen Z Online Service Talk

Phrase Used	Stylized Word	Pragmatic Intent	Identity Marker	Functional Context
“ <i>Jangan worry ya</i> ” (Don’t worry, okay)	Worry	Comforting message	Digital fluency	Handling complaint
“ <i>Auto-confirm nanti ya</i> ” (It will be auto-confirmed later, okay)	Auto-confirm	Casual transaction	Tech familiarity	System status
“ <i>Done submit ya</i> ” (It’s already submitted, okay)	Submit	Task completion	Formal-informal mix	Work/academic environment
“ <i>Keep update terus</i> ” (Keep providing updates)	Update	Progress follow-up	Active engagement	Project tracking
“ <i>Sorry delay ya</i> ” (Sorry for the delay)	Delay	Apology	Time-consciousness	Late delivery
“ <i>Cancel last minute ya</i> ” (It was canceled at the last minute)	Cancel	Informal notice	Schedule flexibility	Event cancellation

Table 8 shows that stylized English loanwords in Gen Z online service communication act as both lexical choices and identity markers. They signal digital competence, a professional tone, and an affiliation with online youth culture. In context, English expressions blend easily into chat because they suit the fast, informal, and task-oriented style of online exchanges. For instance, “*Jangan worry ya, nanti auto-confirm kok*” (Don’t worry, okay? It will be auto-confirmed later) mixes Indonesian structure with English words. Here, “auto-confirm” works as the predicate but keeps its English form. Another example, “*keep update terus*” (keep update regularly), uses “keep update” with the Indonesian “*terus*” (regularly) to show continuity. In “done submit” (the submission is complete), both English words are arranged in a pattern that fits everyday Indonesian speech. These examples show that English forms fit into Indonesian syntax without breaking the flow.

Interview results support this. One participant explained, “I use ‘done submit’ or ‘auto-confirm’ because they sound efficient and work for campus or job talk.” Someone else said, “Clients prefer ‘keep updated’ or ‘sorry delay’; it feels casual but still professional.” Thus, their expression choices reflect specific contexts, linked to workplace and digital needs rather than random mixing.

In short, stylized loanwords act as social markers in Gen Z conversation. Expressions like “keep update,” “auto-confirm,” and “sorry delay” point to a hybrid grammar in which Indonesian structures adapt English terms. This blend builds a style that signals efficiency, digital fluency, and professional identity in online settings, supporting Kuszel (2025) on language choice as an identity signal in bilingual settings.

#### 4.6 Morphological Overgeneralization and Semantic Drift in Loanword Usage

This subsection presents cases of morphological overgeneralization and semantic drift observed in the adaptation of English loanwords. The focus is placed on forms that deviate from conventional grammatical patterns but remain widely accepted in digital interaction.

**Table 9**  
Overgeneralized Affixation and Semantic Shift in English Loanwords

Data	Loanword Adaptation	Affix	Intended Meaning	Issue Identified
" <i>Udah ke-cancel dua kali, kak</i> " (It has already been canceled twice, sis/bro).	cancel → " <i>ke-cancel</i> " (got canceled)	ke- (passive prefix)	The order was canceled	Misapplied a passive prefix to a non-passive English base
" <i>Tolong di-printing-an aja nanti ya</i> " (Please just prepare the printout later, okay).	print → " <i>printing-an</i> " (printout)	di- and -an	The printout	Redundant nominalization
" <i>Saya sudah re-follow akun-nya</i> " (I have followed the account again).	follow → re-follow	re- prefix	Follow again	Borrowed English prefix, integrated into Bahasa
" <i>Dia nge-chatting saya terus, Kak</i> " (He keeps messaging me, sis/bro)."	chat → chatting	nge- prefix	Keeps texting	Tautological verbal formation
" <i>Tadi udah di-ending sama seller-nya</i> " (The conversation was already ended by the seller earlier).	end → ending	di- prefix	The chat ended	Unnatural verb-object usage
" <i>Gak bisa ke-resend email-nya</i> " (The email cannot be resent).	resent → " <i>ke-resend</i> " (was resent unintentionally)	ke- prefix	Cannot resend	Overgeneralization of passive

Table 9 shows that Gen Z often overgeneralizes English loanwords when chatting online. They attach Indonesian affixes to English roots, even when the grammar doesn't really match, leading to many hybrid words that spread quickly in digital conversations. They appear in forms such as "*ke-cancel*" (accidentally canceled) and "*ke-resend*" (accidentally resent). Here, the Indonesian prefix "ke-" gets added to English verbs, even though the verbs already have clear meanings. For example, "*ke-cancel*" (accidentally canceled) combines the accidental meaning in Indonesian with a completed English verb, which can confuse people about exactly what happened. The same kind of overlap appears in "*ke-resend*" (accidentally resent), where the English prefix "re-" and the Indonesian marking end up layering the meaning, so it is kind of redundant.

These hybrids show how grammatical systems can be combined even though their structures are not fully compatible, leading to meaning drifting over time. Another example: "*Tolong di-printing-an aja nanti ya*" (please just prepare the printout later). Indonesian affixes "*di-*" and "*-an*" are attached to the English base print, turning it into a noun meaning "printed thing" rather than the action of printing. One participant said, "I use '*di-printingan*' to mean the printed thing, not the act of printing. It feels clearer." This suggests users care more about getting the message across than following strict grammar.

Similar patterns crop up with "*nge-chatting*" (texting repeatedly) and "re-follow." For "*nge-chatting*" (texting repeatedly), the Indonesian prefix "*nge-*" gets added even though "chatting" is already progressive in English. One interviewee mentioned, "It sounds more natural because everyone says it." This shows how repetition in social use helps normalize redundancy in these forms. Altogether, these examples show semantic drift and morphological expansion in Gen Z's bilingual usage. As Allaway et al. (2024) and Asungu et al. (2024) point out, overgeneralization happens when familiar grammar rules are applied too widely to loanwords. Pak and Orazakynkyzy (2025) add that while these hybrids make digital communication easier, they can undermine long-term grammatical stability in multilingual contexts.

#### 4.7 Stylistic Code-Switching for Digital Politeness and Hierarchical Marking

This subsection investigates how English loanwords are used in politeness strategies and hierarchical interaction during online service communication. Particular attention is given to the combination of English technical terms and Indonesian politeness markers.

**Table 10**

English Loanwords in Politeness Strategies and Hierarchical Speech

Data	English Loanword	Pragmatic Function	Politeness Marker	Sociolinguistic Insight
" <i>Sorry banget ya kak, lagi maintenance</i> " (I'm really sorry, sis/bro. The system is currently under maintenance).	maintenance	Excuse	" <i>Sorry banget</i> " (really sorry), " <i>Kak</i> " (sis/bro)	High-formality apology
" <i>Will do, kak. Sebentar ya, cek sistem dulu</i> " (Will do, sis/bro. Just a moment, okay? Let me check the system first).	will do	Compliance	" <i>Sebentar ya</i> " (just a moment, okay)	Affirmative in English, politeness in Indonesian
" <i>Auto refund kok kalo error</i> " (It will be automatically refunded if there is an error).	auto refund	Reassurance	" <i>kok</i> " (you know/of course)	Emphasizer with an informal tone
" <i>Sebentar, kak. Lagi di-processing</i> " (Just a moment, sis/bro. It is currently being processed).	processing	Passive status	" <i>Kak</i> " (sis/bro), " <i>sebentar</i> " (just a moment)	Mitigating delay
" <i>Sudah double-confirm ya?</i> " (Has it been double-confirmed, okay?).	double-confirm	Certainty	Tag question " <i>ya?</i> " (okay?)	Seeking reassurance
" <i>Thank you for waiting, ya kak</i> " (Thank you for waiting, okay, sis/bro).	thank you	Gratitude	" <i>ya Kak</i> " (okay sis/bro)	Hybrid closing marker

Table 10 shows that English loanwords in Gen Z online service chats often show up alongside Indonesian politeness markers. The combination is not random borrowing, but a consistent pattern that mixes technical terms with interpersonal tone. Words like "maintenance," "auto refund," and "processing" keep their original form in English, but their function shifts once placed inside Indonesian sentence structures. Local terms such as "ya" (okay), "sebentar" (just a moment), and "kak" (sis/bro) adjust the tone. For instance, "*Sorry banget ya kak, lagi maintenance*" (I'm really sorry, sis/bro. It's under maintenance) blends both languages with a clear social context. An example is "*Sorry banget ya kak, lagi maintenance*" (I'm really sorry, sis/bro. The system is currently under maintenance). The word "maintenance" conveys technical information, while politeness ("*sorry banget*" / really sorry) and a vocative ("*kak*" / *sister*) reduce directness and maintain social warmth. Thus, this creates a dual function: English signals system-related or professional context, while Indonesian markers manage politeness and closeness in communication.

Interview responses support this pattern. One participant said, "Using 'processing' or 'auto refund' makes us sound like customer service, but we still add 'ya Kak' (okay sis), so it feels friendly." Another added, "If it's too technical, people get annoyed, so I mix it with Indonesian to soften it." These comments show that language choice is used to balance clarity and interpersonal comfort in digital service chats.

In some cases, expressions like “*double-confirm ya?*” (has it been double-confirmed, okay?) are used even though they are not always standard. English carries procedural meaning, while “*ya*” (okay) functions as a softening marker. The vocative “*kak*” (sis/bro) helps balance the social aspect in service chats. As Rayo et al. (2024) explain, such code-switching reflects social positioning, where English gives a professional feel, and Indonesian ensures politeness and connection.

#### 4.8 Structural Hybridization and Discourse Fusion

This subsection examines morphosyntactic hybridization in which English loanwords are integrated into complete Indonesian sentence structures.

**Table 11**  
Morphosyntactic Hybridization in Online Service Conversations

Data	Loanword Used	Hybridization Type	Discursive Function	Tense/Aspect
“ <i>Saya udah input data tapi ke-error</i> ” (I already entered the data, but it encountered an error).	input, error	Noun + verb fusion	Transaction report	Past, perfective
“ <i>Akun saya kena suspend dadakan</i> ” (My account was suddenly suspended).	suspend	Passive fusion	Complaint	Past
“ <i>Di-restart barusan tapi stuck terus</i> ” (It was just restarted, but it remains stuck).	restart, stuck	Verb passive + intransitive	Action failed	Present continuous
“ <i>Kayaknya link-nya expired deh</i> ” (It seems that the link has expired).	expired	Predicate complement	Probable state	Present perfect
“ <i>Kak, coba login ulang pake akun lama</i> ” (Please try logging in again using the old account).	login	Verbal imperative	Suggestion	Imperative
“ <i>Tolong follow up dulu biar cepet</i> ” (Please follow up first so that the process can be completed more quickly).	follow up	Bare verb phrase	Urgency	Simple present

Table 11 shows structural hybridization in Gen Z online service conversations, in which English lexical items are directly embedded into Indonesian grammatical structures. The hybridization goes beyond merely switching between languages to form a structure in which both languages coexist within the same clause, thereby increasing effectiveness. In “*Saya udah input data tapi ke-error*” (I have already entered the data, but it encountered an error), the verb “input” functions as a transitive action inside an Indonesian sentence, while “*ke-error*” signals an informal failure. A similar pattern appears in “*Di-restart barusan tapi stuck terus*” (It was just restarted, but it remains stuck), where “*di-*” combines with the English verb “restart”, and “stuck” functions as a condition marker. Although the structure is mixed, the meanings are easily understood because users focus on speed and mutual understanding in digital contexts.

The structural hybridization observed in the online Gen Z service conversation involves embedding English lexemes into the structure of Indonesian. The hybridization goes beyond merely switching between languages to form a structure in which both languages coexist within the same clause, thereby increasing effectiveness. For instance, in the sentence “*Saya udah input data tapi ke-error,*” “input” is an action that is being performed in the Indonesian sentence. In contrast “*ke-error*” indicates an informal failure.

Similarly, in the sentence “*Di-restart barusan tapi stuck terus*,” the prefix “*di-*” has been combined with the English verb “restart.” The meaning of the structure is not very difficult to understand, as people care more about conveying their message quickly and effectively.

Similar patterns can be seen in the interview data. One claimed, “Follow up’ feels like a task, and everyone gets the idea.” One of the others reported, “‘Suspend’ or ‘expired’ sounds more serious.” Here, we not only have semantic meaning associated with English loanwords but also pragmatic and social meanings. Hybrid form also occurs in instruction, such as “*Kak, coba login ulang pake akun lama*” (Please try logging in again using the old account). “Login” and “follow up” function as bare English verbs here, but various polite markers, like “*kak*” (sis/bro), “*coba*” (try), and “*tolong*” (please), regulate tone and urgency. Overall, these examples show a flexible bilingual system in which Indonesian syntax accommodates English verbs without requiring strict grammatical changes. The result is a hybrid form shaped by digital communication needs, balancing efficiency, shared understanding, and pragmatic clarity (Rayo et al., 2024; Sukendra, 2024).

#### 4.9 Identity Construction and Linguistic Play in Gen Z’s Digital Registers

This subsection explores how English loanwords contribute to identity construction and linguistic creativity among Gen Z users.

**Table 12**  
English Loanword Adaptation as Digital Identity Strategy

Data	Loanword	Identity Marker	Creative Function	Semiotic Meaning
“ <i>Sabar ya, sistem-nya lagi buffering kayak hati aku.</i> ” (Please be patient, the system is buffering like my heart).	buffering	Tech metaphor	Humor	Emotion encoded via tech
“ <i>Kak, saya udah overthink gara-gara login-nya gagal terus</i> ” (Sis/bro, I’ve been overthinking because the login keeps failing).	overthink, login	Overpersonalization	Exaggeration	Mental state blending
“ <i>Promo-nya ending tadi malem. Sad life.</i> ” (The promotion ended last night. Sad life).	ending, sad life	Slang infusion	Relatability	Meme-like closure
“ <i>Server-nya kayak ghosting. Gak ada kabar.</i> ” (The server is like ghosting me. There has been no response).	ghosting	Romantic metaphor	Irony	Platform failure as rejection
“ <i>Auto panik pas lihat saldo ke-detect 0.</i> ” (Instant panic when the balance was detected as zero).	detect	Hyperbole	Tech-stress	Transactional anxiety
“ <i>Saya udah di-spam sama notifikasi. Udah kayak mantan.</i> ” (I’ve been spammed by notifications. It’s just like an ex-partner).	spam	Slang metaphor	Dramatization	Personalization of service

Table 12 shows that English loanwords in Gen Z online service communication are used not only for clarity but also for identity expression and linguistic play. These

expressions are often used to create humor, set an emotional tone, and build social closeness during digital conversations. Words like “buffering,” “overthink,” and “ghosting” are often displaced from their literal or technical meanings into emotional contexts. For example, “*Sabar ya, sistem-nya lagi buffering kayak hati aku*” (Please be patient, the system is buffering like my heart) uses “buffering” to describe emotional uncertainty, not system performance. This causes technical words to become metaphors in everyday online communication.

Interview results confirm these trends. One said, “I use ‘overthink’ or ‘buffering’ because it sounds fun and people get the joke right away.” Another replied, “I say ‘I’m ghosted by the server when the system is slow.’” Such responses show that loanwords serve as expressive shortcuts, making conversation lively and amusing. In practical purposes, expressions like “*auto panik*” (instant panic), “*sad life*”, and “*gak ada kabar kayak mantan*” (no response, just like an ex-partner) elaborate English or hybrid words into emotional storytelling. Technical or borrowed words are adapted to describe personal feelings or shared online experiences. Overall, these patterns show that loanwords function as part of linguistic play rather than simple code-switching. English words are embedded in Indonesian structures to build humor, emotional expression, and digital identity in Gen Z’s online communication (Perez-Lantada, 2025; Huang et al., 2024).

## 5. DISCUSSION

This section connects the findings to theories about language contact, loanword adaptation, translanguaging, and digital communication. The data show that Gen Z does not just borrow English loanwords in online conversations; they actually shape these words through morphosyntactic integration, influenced by efficiency, identity, and social norms in digital spaces. It reflects how Indonesian grammar interacts with English vocabulary in everyday online use. The observations are explained through three interrelated theoretical lenses proposed in this research. In terms of adaptation patterns in the data (clipping, affixation, hybrid, syntactic repositioning, overgeneralization), the Borrowing Taxonomy (Nugraha, 2024) enables the classification of the presented structural adaptation patterns. As for why these adaptation patterns arise in the first place, contact linguistics (Aliyeva, 2025) can explain this phenomenon, given sustained interaction between English and Indonesian in a digital communication context, where English borrowings were altered and accommodated into existing practices, efficiency concerns, and language community standards. For the integration of English loanwords into Indonesian grammatical constructions, the Matrix language frame model (Nusrat et al., 2025) makes clear the extent to which Indonesian can be viewed as the matrix language providing morphosyntactic frames and English as a lexical provider.

The first pattern to discuss is morphological clipping. Words are shortened into “*vocher*” (voucher), “*notif*” (notification), and “*regis*” (registration) in the English language. Such clipped forms become more appealing as they can be typed faster and are easier to analyze in chats. In general, the process is motivated by considerations of communicative efficiency and understanding rather than arbitrary abbreviation. Treffers-Daller (2025) states that clipped words simplify in terms of form but preserve their meanings among community members. In practice, “*notif*” in the sentence “*Aku belum dapet notif-nya*” (I have not received the notification yet) can be treated as a noun within Indonesian syntax. The form serves as a noun and is combined with the possessive pronoun “*-nya*,” proving

its place in Indonesian grammar. Such an approach applies to other clipped words, such as “*regis*” and “*vocher-nya*.” This supports Dragusin’s (2024) claim about the systematic nature of lexicon clipping in online communication.

The second pattern derived from the data consists of Indonesian affixation to an English lexical base, such as “*nge-check out*”, “*orderan*”, and “*di-scan*”, which means “*to check out*”, “*customer order*”, and “*scanned*” respectively. The prefix “*nge-*” is an informal active verb whereas “*di-*” places an English verb in the passive form. They usually occur in online contexts because people are more casual and time-efficient when communicating. As Aliyeva (2025) points out, Indonesian speakers tend to reshape borrowed vocabulary to align with local communicative practices and make interactions smoother.

Words like “*refund*” appear as nouns while “*upload*” and “*update*” function as verbs within Indonesian SVO patterns. This shows that borrowed items do not remain structurally fixed but shift roles depending on the needs of the sentence. For example, “*di-cancel pesanan*” (the order was canceled) keeps Indonesian grammar as the main frame while inserting the English verb. This supports Hober (2024), who explains that contact-induced change enables borrowed words to assume new syntactic roles. It also aligns with Nusrat et al. (2025) on the matrix language frame model, in which Indonesian provides the grammatical structure while English supplies the lexical elements.

Loanwords frequently appear in imperative forms combined with Indonesian politeness markers in online service communication. Expressions such as “*Please di-restart dulu aja, kak*” (Please restart it first, sis/bro) show pragmatic hybridization, where English lexical items carry technical meaning while Indonesian markers shape politeness. Forms like “*tolong update*” (please update it) and “*ayo submit*” (let’s submit it) reflect how people soften requests to sound less direct but still clear and direct. Sugiharto et al. (2025) point out that this mixing helps balance clarity, friendliness, and relational comfort in bilingual conversations. Interviews also reveal that people use English verbs with Indonesian politeness markers to avoid sounding “bossy”, showing that social expectations shape their language choices just as much as grammar does.

English loanwords also function as stylistic resources for identity construction. Expressions such as “*auto-confirm*”, “*done submit*”, and “*sorry delay*” carry a sense of efficiency and digital professionalism in Gen Z communication. Perez-Lantada (2025) shows that these loanwords are not simply fashionable; they represent symbolic capital that signifies competence and a modern self-image. The interviewees noted that these loanwords sound more “professional,” making them more appropriate for academic and business communication.

Another aspect of loanword usage is morphological overgeneralization and semantic shift in Gen Z online interactions. Words like “*ke-cancel*” (got canceled), “*printing-an*” (printouts), and “*ke-resend*” (got resent) extend Indonesian affixation patterns beyond their usual limits. These structures are not fully aligned with formal grammar, but they are widely accepted in everyday digital interaction. This happens because speakers internalize patterns through repetition and social exposure. As Allaway et al. (2024) point out, overgeneralization occurs when people apply grammatical rules beyond their usual boundaries. Many users selected and used these forms either because they perceive the words as less confusing, or just because “everyone else is doing it too”. Despite their structural irregularity, they remain functionally effective, showing that intelligibility is prioritized over strict grammatical correctness in online discourse. Code-switching is also used to signal politeness and social hierarchy in service talk: English lexemes such as

“maintenance,” “auto refund,” and “processing” are often paired with Indonesian markers such as “*kak*” (sis/bro), “*ya*” (okay), and the other politeness-signaling devices such as “*sebentar*” (just a moment) and “*kok*” (which signals certainty in reassuring others about certain information).

In this way, a double function is produced: the English word can convey technical meanings, while the Indonesian word conveys relational softness and social harmony. As Wahyuningsih (2024) explains, this strategy results from an intention to mediate both transactional aspects and relational politeness simultaneously in bilingual service contexts. Gen Z also shows linguistic play through metaphorical use of loanwords. Expressions such as “*buffering kayak hati aku*” (Please be patient, the system is buffering like my heart) and “server ghosting” shift technical terms into emotional meanings. These forms turn digital vocabulary into everyday metaphors for feelings and social experience. As Perez-Lantada (2025) explains, this reflects creative semiotic manipulation in digital communication. In reality, the phrases have been used to establish familiarity and bonding within the user community that shares a common internet culture. According to interview participants, the phrases are considered “fun” and “relatable.” This implies that loanwords serve the purpose of efficiency and emotional connection through shared humor in Gen Z communication.

In summary, it can be concluded that Gen Z's incorporation of loanwords when interacting with online services follows consistent patterns. The data include clipping, affixation, syntactic repositioning, pragmatic hybridization, overgeneralization, and linguistic play. These processes are not random, but are shaped by how people communicate and social habits in digital environments. As Perez-Lantada (2025) and Huang et al. (2024) point out, multilingual users actively manage linguistic resources to achieve clarity, efficiency, identity expression, and social connection. This study highlights Gen Z as active agents in shaping Indonesian digital language through flexible and adaptive bilingual practices.

## 6. CONCLUSION

This study shows that Gen Z's use of English loanwords in Indonesian online service conversations is not simply a matter of dropping English words into Indonesian. Instead, users actively reshape these words through morphosyntactic adaptation. English loanwords consistently demonstrate five patterns: affixation, clipping, syntactic displacement, hybridization of pragmatic features, and overgeneralization of lexemes. These processes allow for an easy accommodation of English words into Indonesian grammar, enabling effective communication using English loanwords, whilst many digital communications occur at such a fast pace. Examples of clipped forms and verbs formed from English bases illustrate that members of borrowing communities consider these forms to be productive rather than simply imported items. The analysis also shows that these adaptations work at both the structural and social levels. Structurally, Indonesian grammar still shapes the framework, while English gives the vocabulary, which users then adjust to fit local syntax. There are social implications of loanwords regarding group identity, politeness, and efficiency in digital service interactions. The use of these expressions by different community members is determined not only by syntax but also by the habits and priorities of Gen Z digital communities, which are valued far more than syntax; namely, speed, familiarity, and shared knowledge. The results of this study

confirm that English loanwords have now become part of a dynamic bilingual system in the context of digital communication in Indonesia. They enable faster, more efficient exchanges while signaling both identity and group membership. Still, the findings focus on written interaction within a particular group, without covering regional variety or spoken language. Future research should include spoken conversations, multimodal communication, and participants from different generations to track how loanword adaptation develops under global digital trends.

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#### **Authors' Contribution**

Margaret Stevani designed the research framework, organized the study, drafted the manuscript, and handled proofreading and visualization. Murad Sawalmeh reviewed the analytical approach, refined the interpretation, and contributed revisions during the writing process. Happy Kusuma Wardani collected data, organized supporting materials, and helped with documentation. All authors discussed the results and approved the final manuscript before submission.

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