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RESEARCH POTENTIAL OF FINANCIAL TEXTS IN THE MEDIA SPACE

Abstract. *Financial texts, in particular financial advertising texts, form a segment of mass communication, which combines information, persuasion and regulatory limits of expression, and therefore it is here that it is most clearly visible how linguistic formulas work in the mode of trust, risk and responsibility. Financial texts in modern mass communication increasingly function as an infrastructure of interaction between the institution and the addressee, since such texts combine advertising persuasiveness, information disclosure of conditions and regulatory requirements for transparency. The material of financial advertising in Ukraine gives grounds to consider it as a representative segment of financial discourse, within which trust and distrust are modeled, an image of institutional reliability is constructed, and tactics of "profitability" are implemented through concise formulas and compositional solutions.*

The regulatory definition of advertising in the field of financial services, as well as the requirements for information provision to clients, transfer the analysis from the level of general impressions to the level of verifiable parameters: clarity, completeness, consistency and visibility of key conditions.

The article offers a description of research approaches to financial advertising (functional-stylistic, cognitive-discursive and legal-linguistic), specifies the criteria for corpus selection, and outlines linguistic markers of influence that are manifested in imperative constructions, temporal "accelerators", guarantee formulas, presuppositions and "small text" mechanisms.

The innovative potential of financial texts is associated with the growth of digital genres, interface communication, as well as with the entry of sustainability and ESG vocabulary into the field of financial legitimation. The conclusions are focused on the integration of linguistic analysis with the regulatory logic of information disclosure and with ethical safeguards against deceptive practices in financial advertising.

Keywords: *financial discourse, financial advertising, digital communications, legal linguistics, marketing strategies.*

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ДОСЛІДНИЦЬКИЙ ПОТЕНЦІАЛ ФІНАНСОВИХ ТЕКСТІВ У МЕДІАПРОСТОРІ

Анотація. Фінансові тексти у медіапросторі становлять перспективний об'єкт міждисциплінарного аналізу, передусім медіа-, юрис- та психолінгвістики, оскільки поєднують у собі інформативну, аналітичну, переконувальну, сугестивну та регулятивну функції. Їхній дослідницький потенціал зумовлений здатністю відображати складні процеси економічної комунікації та водночас формувати уявлення аудиторії про фінансову реальність. У сучасному медіапросторі такі тексти функціонують як комунікативні моделі взаємодії між інституціями та реципієнтами, де поєднуються вимоги прозорості, нормативного регулювання та ефективного впливу.

У статті фінансові медіатексти розглядаються як репрезентанти фінансового медіадискурсу, в межах якого конструюються ключові смислові опозиції (довіра / недовіра, стабільність / ризик, раціональність / емоційність). Це відкриває можливості для виявлення мовних механізмів формування публічного іміджу фінансових установ та стратегій впливу на масову аудиторію. Особливого значення набуває вивчення соціально-культурних трансформацій, зумовлених диджиталізацією медіапростору, що сприяє появі нових жанрових форм, інтерактивності та спрощенню складних фінансових понять. Окремий сегмент аналізу – юридичні норми регулювання фінансової комунікації, що формалізують структуру текстів, але залишають простір для варіативності інтерпретацій у масовій комунікації.

Комплексний інтегральний підхід у статті став домінантним, що дозволив окреслити критерії добору матеріалу та ідентифікувати мовні маркери впливу, зокрема імперативні конструкції, оцінні номінації, presupозиції та стандартизовані формули у фінансових медіатекстах. Відтак дослідницький потенціал фінансових текстів у медіапросторі полягає у можливості комплексного аналізу їхньої мовної організації, стратегій впливу та відповідності принципам прозорості й етичності, що сприяє глибшому розумінню сучасної фінансової медіакомунікації.

Ключові слова: фінансовий дискурс, фінансова реклама, цифрові комунікації, юрислінгвістика, маркетингові стратегії.

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In contemporary society financial texts constitute an important segment of mass communication, particularly when it comes to covering economic processes, investment opportunities, banking services and the public's financial literacy. They play a key role in shaping public opinion, influence decision-making by both individual consumers and businesses, and help to increase the transparency of financial markets. The specialized nature of the financial sector renders advertising copy particularly sensitive to legal and ethical constraints. As digital communications regarding financial products involve monetary assets, contractual obligations, long-term institutional relationships, and liability frameworks, any ambiguity or semantic brevity possesses the potential to alter the recipient's behavioral trajectory. In accordance with the resolutions of the National Bank of Ukraine, the provision of information to clients regarding banking and other financial services is treated as a mandatory disclosure framework, where the completeness, visibility and unambiguity of parameters are of significance, as well as the consistency of the main message with the details [6; 7]. This is further reinforced by the Law of Ukraine 'On Financial Services and Financial Companies', which emphasises institutional accountability and the information regime [13]. Consequently, the financial domain within mass communication is subject to description of both its linguistic-stylistic content and an analysis of it as an instrument of regulatory influence, often of an implicit nature.

Financial texts in the media space represent a promising subject for interdisciplinary analysis, primarily in media studies, law and psycholinguistics (M. Velushchak, M. Demko, V. Kovalenko, H. Kryzhanivska, B. Lutsiv, S. Naumenkova, S. Mishchenko, O. Panchenko, O. Styshov et al.). According to researchers, financial texts combine informative, analytical, persuasive, suggestive and regulatory functions. Their research potential stems from their ability to reflect complex processes of economic communication whilst simultaneously shaping the audience's perception of financial reality. We contend that in the contemporary media landscape, such texts function as communicative models of interaction between institutions and recipients, combining the requirements of transparency, regulatory control and effective influence.

By considering financial media texts as representatives of financial media discourse, within which key semantic oppositions (trust / distrust, stability / risk, rationality / emotionality) are constructed, research opportunities thus emerge for identifying the linguistic mechanisms of shaping the public image of financial institutions and marketing strategies for influencing the mass audience. In this context, financial texts appear not merely as instruments for conveying information, but also as means of symbolically constructing reality, where linguistic units function as markers of trust, authority and expertise. Regulatory provisions on client information provide an effective comparative tool: linguistic and compositional choices correspond to requirements regarding the manner of informing, that is, to a set of rules determining what must be visible, comprehensible and unambiguous, whilst the linguistic resource serves to reinforce this context. The innovative focus in the study of financial texts shifts beyond a mere inventory of stylistic devices to the textual architecture as a systematic framework for information placement. This includes the headline, subheadline, numerical benefit indicators, call-to-action buttons, footnotes, 'terms and conditions' blocks, fine print, hyperlinks, the sequence of interface elements, and the mechanisms for accessing full information. It is the architecture of the media text that often determines the dominant meanings of the message, guiding the recipient towards the correct interpretation of the text with a predictable outcome [10].

Of particular importance is the study of socio-cultural transformations driven by the digitalisation of the media landscape, which facilitates the emergence of new genre forms, enhances interactivity and simplifies complex financial concepts. Digital platforms, in particular social networks and specialised information resources, are forming new communication channels between financial institutions and their audience, which, in turn, is reshaping traditional approaches to structuring and presenting information. The role of multimodal elements – infographics, video content, data visualisations – is growing; these complement the verbal component and amplify its impact (cf. individual studies on

multimodality and multisensory perception in linguistics – A. Bielova, L. Bezuhla, Yu. Biliuk, V. Yefymenko, A. Martyniuk, T. Radziievska, O. Snytko et al.).

In our view, particular attention should be paid to the analysis of lexical-semantic devices used to project a positive or negative image of financial institutions, as well as syntactic constructions that help to enhance the persuasiveness of the message (this concerns the synergy of media and psycholinguistic aspects). As N. Kutuz rightly argues, the manipulation of a media product aimed at eliciting a specific action desired by the manipulator may not necessarily entail a direct transformation of values, meanings, or, in other words, a person's inner world [3, c. 178–189]. Consequently, linguistic resources such as epithets, metaphors, similes, and other tropes are frequently employed in these texts to mask the aforementioned suggestion and exert an implicit influence on the consumer/recipient. It is, therefore, essential to study the metaphorical models through which complex economic processes are adapted to the perception of the mass audience, taking on more comprehensible and often emotionally charged forms. In this regard, financial media discourse exhibits a tendency to combine precision and imagery, which facilitates a more effective influence on the recipient.

A separate segment of the analysis concerns the legal norms regulating financial communication (the jurislinguistic aspect), which formalise the structure of texts, define requirements for the accuracy, reliability and completeness of information, but at the same time leave room for variability in interpretations within mass communication. In this context, it is important to consider a balance between normativity and communicative effectiveness, as excessive formalisation may complicate the reception of the text, whereas excessive simplification may diminish its informational value and breed mistrust.

Financial advertising in media communication functions not only as a channel for informing the public about banking, credit or investment services; it is perceived in the public consciousness as a marker of trust, reinforces the image of institutional reliability and influences decision-making in conditions of information asymmetry

between the institution and the consumer. As is well known, advertising in the financial services sector is defined as advertising by a financial institution or other entity authorised to provide services, as well as advertising of the financial services themselves, whether currently offered or planned for provision [12]. In accordance with the Law of Ukraine 'On Advertising', the specification of the content of the advertising message is also important, as it shifts the linguistic form into the realm of legal consequences, where an ill-conceived formulation may be classified as misleading or as concealing essential conditions (see our article co-authored with D. Syzonov for further details [11, c. 12–19]). Consequently, the subject of linguistic analysis unfolds as a set of textual practices in which the 'offer' emerges as a discursive construct, whilst 'benefit' and 'risk' are distributed among the headline, visually highlighted blocks, a footnote, a call-to-action button, and a fragment of the 'terms and conditions', which is frequently relegated to hyperlinks or fine print. In our view, a novel perspective arises from the analysis of advertising with a focus on multimodal cohesion, structured as a five-component model (and more broadly, the analysis takes into account these features of advertising alongside extralinguistic elements, which are more difficult to decode and interpret): "The verbal semiotic mode includes essential components such as the naming complex, the logo, and the slogan. The naming complex itself is a multi-layered entity, comprising several sub-components, including the brandname, the individual name, the genitive name, and supplementary information that further clarifies the product's identity" [8, c. 75–98]. If we apply this analytical approach to the financial sector of advertising, we see that the perception of such texts is complicated by the peculiarities of the metalanguage and terminology inherent to the banking, economic, and financial spheres.

In the Ukrainian public sphere, the role of financial institutions in everyday life has been redefined since 2022. Public communication increasingly extends beyond the promotion of financial products and services, placing greater emphasis on transparency, accountability and trust. These values are constructed through the combined

influence of regulatory frameworks and digital communication practices. As a result, financial texts no longer function merely as supplementary elements of banking operations; rather, they become a key mechanism of interaction through which expectations, perceptions of risk and decision-making processes are shaped. This development provides linguistics with a productive field of inquiry situated at the intersection of discourse studies, legal linguistics and cognitive science.

The establishment of trust in financial advertising appears to be the result of the overall textual organisation, where the vocabulary of reliability, compositional emphases and grammatical constructions function in alignment. Therefore, the analysis should be structured by identifying recurring communicative tactics that shift the recipient's attention from risk assessment to decision-making. For example, the 'action guidance' tactic is most often realised through imperatives, where the message constructs the situation as a simple sequence of steps: apply, choose, connect, receive. In such a verbal model, the recipient is assigned the role of an executor of clear instructions, and the sense of control is reinforced by concise, unelaborated phrases. However, this creates a risk of economy of linguistic resources, where complex financial content is condensed into a promise, whilst essential conditions are relegated to a footnote and/or a reference. Z. Mazur convincingly demonstrates that a misleading effect can be created not only by a false statement, but also by the structure of the presentation, where the benefit is highlighted before the limitations [5, c. 39–54].

Temporal accelerators and the simulation of time scarcity form another tactic, where a decision is presented as requiring immediacy: today, now, only, hurry up, limited period. The combination of such markers with numerical indicators and phrases such as '0%', 'minimum', and 'no commission' creates a deceptive effect of transparency, although the terms and conditions may contain caveats, application ranges, additional payments, or requirements regarding the customer's status. Regulatory requirements for communication with customers in financial promotions, where preventing misleading information is a fundamental principle, make this class of decisions

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particularly interesting and promising for analysis [1]. In this context, it is useful to compare not the 'urgency' marker itself, but the consistency of the temporal verbal formula with the details: conflict often arises precisely as a disconnect between the headline and the terms, when the restriction appears later than the promise.

Guarantee-based syntactic constructions and linguistic markers of stability form a 'predictability' strategy, where the financial institution is presented as a source of order and control. This involves phrases designed to 'neutralize' doubt: simple, clear, transparent, without unnecessary conventions, as well as syntactic models with zero modality, which present the statement as unambiguous. The problem arises when the guarantee is not supported by the disclosure of parameters: the vocabulary begins to serve as symbolic legitimisation rather than factual information. Consequently, a legal-linguistic analysis must verify whether the text underpins the guarantee with specifics, or whether the guarantee remains a rhetorical device that shifts the focus from conditions to trust in the brand. A comparison with financial promotion practices within the British regulatory context is useful as a benchmark for requirements regarding the accuracy of wording, as it clearly defines the importance of balanced information and transparency of communication [1].

The personification of the message to the recipient forms the basis of the next strategy and is achieved through direct address, short questions, expressions of 'concern', and highlighting the individual benefits 'for you'. With this approach, the financial product ceases to look like an institutional contract and is presented as a personalised service; communication shifts to a more intimate mode, and the decision is perceived as part of the consumer's personal story. Thus, V. Kovalenko highlights the trend towards personalisation of banking communications in the digital economy, where a customer-oriented format becomes dominant [2, c. 115–121]. However, personalisation can mask an information imbalance if 'care' replaces the disclosure of terms and conditions. In this context, regulatory disclosure requirements remain the critical

benchmark for comparison, as emotional rapport does not negate the obligation to clarify parameters.

The digitalisation of banking communications alters not only the channels but also the genre models of financial texts. In such formats, communication is embedded within the customer journey and operates through micro-messages designed to provide both motivation and a sense of control over the decision. B. Lutsiv describes this process as part of the digital globalisation of banking marketing, where the speed and diversity of channels influence the style and structure of the message [4, c. 20–32]. Consequently, the so-called interface communication becomes the innovative object of analysis – text within an application or digital platform environment, where the meaning of the benefit is distributed across several screens and several clicks (cf. individual studies in the fields of neurolinguistics and programming linguistics – T. Kovalevska, N. Kondratenko, T. Kosmeda, N. Kutuza, Y. Litkovych et al.).

Ethical risks in financial advertising become more acute due to the phenomenon of unfair practices, where a formally correct message can create false expectations due to information asymmetry and the specific placement of terms and conditions. It should be emphasised that the key area of risk is not only 'falsehood' but also the deliberate obscuring of essential parameters, where benefits are presented as the central message whilst limitations are pushed to the periphery of the message [5, c. 39–54].

As evidenced, a comprehensive, integrated approach to the analysis of financial media texts becomes dominant, allowing us to define criteria for selecting material and to identify linguistic markers of influence, in particular imperative constructions, evaluative terms, presuppositions and standardised formulas in financial media texts. In our view, the key stylistic parameters of financial texts are informativeness, analyticality, persuasiveness, objectivity and functional orientation. Therefore, such texts are characterised by specific features: (a) the dominance of terminological vocabulary from the economic, banking, business and other spheres, ensuring professional accuracy; (b) syntactic conciseness and logical structuring of the presentation, which

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minimise ambiguity in the perception of information; (c) multimodality and creolisation, accompanied by external sources (analytical reports, market reviews, data from international financial institutions, photo and video analytics, expert interviews), reinforcing the message's authority; (d) the presence of statistical data, graphs and comparative indicators, which serve to support arguments and objectify data in the recipient's perception of the text. Comprehensive consideration of these factors enables an adequate interpretation of financial media texts, which are oriented not only towards informing but also towards constructing certain cognitive and axiological attitudes in the recipient.

An essential parameter of the functioning of financial texts in the media, based on our observations, is their thematic synergy (namely, the integration of economic commentary with political, social, and cultural-artistic contexts). To support this, we reference T. Radziievska's thesis that, within various types of discourse, lexical-syntactic structures are pragmatically adapted to represent a communicative event, combining direct speech, remarks and evaluative elements that reinforce the affective and expressive aspects of the message [9, c. 6–22]. In financial discourse, such factors in the realisation of a communicative event help, on the one hand, to objectify it, and on the other, to provide scope for further manipulation. To study this type of media text, it is logical to take into account the so-called informational background and the broader sociocultural context of their production and reception, as it is this context that determines the interpretative possibilities of the message, the level of trust recipients place in the information presented, and the effectiveness of its influence on the public consciousness.

Thus, the specific communicative and stylistic parameters of financial texts in the media are intertextuality, discursive polyphony, variability of narrative strategies and communicative tactics (e.g., the 'action management' tactic, the 'predictability' tactic, the 'emotional superstructure' tactic, etc.). Furthermore, the synthesis of rational-logical and evaluative-expressive components ensures the effective adaptation of complex economic information for a mass audience. The study of these parameters outlines the scope for linguistic analysis of financial media texts to gain a deeper understanding of

their functional potential and the specifics of their influence, interpretative variability and pragmatic realisation in mass communication.

Financial media texts, therefore, emerge as a complex, multi-level phenomenon combining linguistic, social, cultural and legal aspects. Their comprehensive study allows not only for a deeper understanding of the mechanisms of financial media discourse, but also for outlining prospects for improving the effectiveness of communication within the framework of the contemporary information society.

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