The Linguistic Dimensions of Financial Inclusion: Examining How Language Accessibility Influences Participation in Microfinance Programmes among Low-Income Entrepreneurs

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Abstract: *Financial inclusion has increasingly been recognized as a significant pathway for poverty reduction, entrepreneurship development, and socioeconomic empowerment. However, access to financial services alone does not guarantee meaningful participation, particularly among low-income populations who may encounter informational and communicative barriers. This study examines the linguistic dimensions of financial inclusion by investigating how accessibility of financial information influences participation in formal financial services. Drawing on perspectives from applied linguistics, financial capability theory, and Islamic ethical principles, the study develops an interdisciplinary framework linking communication accessibility, financial literacy, and financial inclusion. Using secondary data from the World Bank Global Findex Database 2021, the study analyses the relationship between financial information accessibility, financial literacy, and participation in formal financial systems among economically vulnerable populations. Descriptive statistics, reliability analysis, correlation analysis, regression analysis, and mediation analysis were employed to examine the proposed relationships. The findings indicate that accessible financial communication significantly contributes to financial inclusion, with financial literacy functioning as an important mediating mechanism. The study argues that financial exclusion is not only an economic challenge but also a communicative phenomenon shaped by individuals' ability to understand and engage with financial discourse. Furthermore, Islamic ethical principles of amanah (trust), adl (justice), and maslahah (social welfare) provide valuable insights into developing transparent and inclusive financial communication practices. The study contributes to interdisciplinary scholarship by demonstrating the role of language accessibility in promoting equitable financial participation and offers practical implications for policymakers and microfinance institutions seeking to design more inclusive financial systems.*

Keywords: Financial Inclusion; Language Accessibility; Financial Literacy; Microfinance; Linguistic Capital; Islamic Finance; Financial Communication; Entrepreneurship Development

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Introduction

Financial inclusion has emerged as a central concern within global development discourse because access to appropriate financial services is increasingly recognized as a crucial mechanism for poverty reduction, entrepreneurial development, and social empowerment. Despite considerable expansion of financial infrastructures, a significant proportion of low-income populations, particularly in developing economies, continue to remain excluded from formal financial systems. This exclusion is not solely associated with economic constraints; rather, it is also influenced by informational, institutional, educational, and communicative barriers that shape individuals' ability to understand and engage with financial services (Demirgüç-Kunt et al., 2022). Therefore, financial inclusion should be understood not merely as physical access to financial institutions but as an interactive process involving accessibility, comprehension, trust, and meaningful participation.

Microfinance programmes have traditionally been regarded as important instruments for improving financial accessibility among economically marginalized communities. By providing small-scale financial services, including credit facilities, savings opportunities, and entrepreneurial support, microfinance institutions attempt to enhance income generation and promote self-employment among disadvantaged groups (Armendáriz & Morduch, 2010). However, the effectiveness of microfinance initiatives depends significantly on beneficiaries' ability to understand financial information, interpret institutional requirements, and make informed economic decisions. Consequently, communication practices and language accessibility represent important but relatively underexplored dimensions of financial inclusion.

Language plays a fundamental role in shaping economic participation because financial systems operate primarily through communication. Loan agreements, eligibility criteria, repayment conditions, digital financial interfaces, and financial education materials require individuals to process and interpret complex information. When financial communication is inaccessible due to linguistic complexity, limited literacy, or unfamiliar terminology, individuals may experience informational exclusion despite the physical availability of financial services (Lusardi & Mitchell, 2014). Thus, language accessibility can be considered a significant component of financial capability, influencing individuals' confidence, trust, and willingness to participate in formal financial systems.

From a sociolinguistic perspective, financial exclusion may partly reflect unequal access to economic knowledge constructed through institutional discourse. Financial institutions often employ specialized terminology and formal communication styles that may not correspond with the linguistic resources of marginalized communities. Such communication gaps create asymmetrical relationships between institutions and clients, where individuals with limited understanding of financial discourse may hesitate to engage with formal financial services (Bourdieu, 1991). Therefore, examining financial inclusion through a linguistic lens provides valuable insights into how communication practices influence economic empowerment.

The relationship between language and financial participation is particularly significant in developing countries characterized by multilingual societies and diverse literacy levels. In such contexts, financial information is frequently communicated through dominant national or institutional languages, potentially limiting access among individuals who primarily use regional or local languages. The mismatch between institutional communication and community linguistic practices may contribute to low financial literacy, reduced trust in financial institutions, and limited adoption of financial services (Karlan et al., 2016). Hence, language accessibility represents an important pathway through which financial institutions can enhance inclusion among underserved populations.

Islamic perspectives on financial inclusion further emphasize the importance of ethical communication, transparency, and social responsibility in economic interactions. Islamic economic principles emphasize concepts such as *amanah* (trustworthiness), *adl* (justice), and *maslahah* (social welfare), which encourage fair and transparent financial practices. Within Islamic finance, effective communication is not only a practical requirement but also an ethical responsibility because individuals should be provided with understandable information before entering financial agreements (Dusuki & Abdullah, 2007). Therefore, integrating Islamic ethical perspectives with linguistic analysis provides a broader understanding of how communication practices can contribute to equitable financial participation.

Although previous studies have extensively examined financial literacy, access to finance, and entrepreneurial development, limited empirical attention has been given to the role of communication accessibility as a factor influencing participation in financial services. Existing financial inclusion frameworks primarily focus on economic indicators such as account ownership, income level, and geographical accessibility, while linguistic dimensions remain relatively overlooked (Demirgüç-Kunt et al., 2022). Addressing this gap, the present study investigates how accessibility to financial information influences participation in financial services among economically vulnerable populations.

Using secondary data from the World Bank's Global Findex Database, this study examines the relationship between financial information accessibility, financial capability, and participation in formal financial services. By integrating perspectives from applied linguistics, financial inclusion studies, and Islamic ethical frameworks, the study contributes to a more interdisciplinary understanding of how communication practices shape economic empowerment.

The study addresses the following research questions:
RQ1: To what extent does accessibility to financial information influence participation in formal financial services among low-income populations?
RQ2: What role does financial literacy play in mediating the relationship between information accessibility and financial inclusion?
RQ3: How can Islamic ethical principles inform more inclusive financial communication practices?
The findings of this study contribute to the broader discussion on inclusive development by highlighting that financial inclusion is not only an economic challenge but also a

communicative and social process. Understanding the linguistic dimensions of financial accessibility may assist policymakers, microfinance institutions, and development practitioners in designing more inclusive financial communication strategies.

Literature Review

2.1 Financial Inclusion and Microfinance Participation

Financial inclusion has increasingly become a significant focus within development economics because of its potential to improve economic resilience, reduce poverty, and encourage entrepreneurial activity among disadvantaged populations. The World Bank defines financial inclusion as the availability and effective use of affordable financial products and services that meet the needs of individuals and businesses in a responsible and sustainable manner (Demirgüç-Kunt et al., 2022). This definition highlights that inclusion involves not only access but also the ability of individuals to utilize financial services effectively.

Microfinance has historically served as one of the primary mechanisms for promoting financial inclusion among low-income communities. By offering small-scale loans, savings facilities, and financial training, microfinance institutions aim to support entrepreneurship and income-generating activities among populations who are often excluded from conventional banking systems (Armendáriz & Morduch, 2010). The success of microfinance programmes, however, depends on beneficiaries' ability to understand financial procedures, assess risks, and make informed decisions regarding financial products.

Previous research indicates that financial literacy significantly influences participation in formal financial systems. Individuals with higher financial knowledge are more likely to save, borrow responsibly, and engage with financial institutions (Lusardi & Mitchell, 2014). Conversely, limited understanding of financial concepts may discourage participation even when financial services are physically available. This suggests that financial inclusion is partly a knowledge-based and communicative process rather than merely an institutional one.

In developing countries, barriers to financial inclusion often extend beyond economic limitations. Social inequalities, educational differences, gender disparities, and communication barriers frequently determine who can access and benefit from financial services (Allen et al., 2016). Therefore, contemporary approaches to financial inclusion increasingly emphasize the importance of capability, information accessibility, and user-centered communication.

2.2 Language Accessibility as a Dimension of Financial Inclusion

Although financial inclusion research has extensively examined economic and technological barriers, the role of language and communication accessibility remains comparatively underexplored. Language is central to financial interaction because individuals engage with financial institutions through various communicative practices, including completing forms, interpreting contracts, understanding repayment schedules, and receiving financial education.
From an applied linguistic perspective, accessibility of information is closely connected with comprehension, participation, and empowerment. Communication that relies heavily on technical terminology or institutional discourse may create barriers for individuals with limited

educational backgrounds or different linguistic repertoires. Consequently, financial exclusion may occur not only because services are unavailable but because available services are communicated in ways that are inaccessible to intended users.

Bourdieu's (1991) theory of linguistic capital provides an important explanation for this phenomenon. According to Bourdieu, language functions as a form of social capital, where individuals possessing the dominant linguistic resources gain greater access to institutional opportunities. In financial contexts, individuals who are familiar with formal economic language may navigate financial systems more effectively, whereas those lacking such linguistic resources may experience uncertainty and exclusion.

The relationship between language and economic participation is particularly relevant in multilingual societies. Many developing countries contain diverse linguistic communities where institutional communication often occurs in official or dominant languages rather than local languages. Such linguistic differences can affect individuals' ability to access financial information and develop trust in financial institutions (Rao & Walton, 2004).

Moreover, communication accessibility influences perceptions of transparency and fairness. When financial information is presented in understandable language, clients are more likely to develop confidence in institutions and make informed choices. Therefore, language accessibility can be considered an important mechanism through which financial institutions promote meaningful inclusion.

2.3 Financial Literacy as a Mediating Mechanism

Financial literacy represents an important link between information accessibility and financial behaviour. It refers to individuals' ability to acquire, understand, and apply financial knowledge in decision-making processes (Lusardi & Mitchell, 2014). However, financial literacy development depends heavily on effective communication because financial knowledge must first be transmitted and understood.

Accessible financial communication can enhance individuals' financial literacy by improving their understanding of concepts such as interest rates, repayment obligations, savings mechanisms, and investment opportunities. Conversely, complex or linguistically inaccessible communication may prevent individuals from acquiring necessary financial knowledge.

Previous empirical studies demonstrate that financial literacy influences financial behaviour, including borrowing decisions, savings patterns, and engagement with formal financial services (Grohmann et al., 2018). Therefore, this study proposes that language accessibility may indirectly influence financial inclusion through improved financial literacy.
The proposed relationship can be expressed as:

Language Accessibility → Financial Literacy → Financial Inclusion

2.4 Islamic Perspectives on Ethical Financial Communication

Islamic economic principles provide an additional perspective for understanding inclusive financial communication. Islamic finance emphasizes ethical transactions based on transparency, fairness, mutual consent, and social responsibility. These principles are embedded within concepts such as *amanah* (trust), *adl* (justice), and *maslahah* (public welfare). The principle of *amanah* highlights the responsibility of financial institutions to provide accurate and understandable information to clients. In financial transactions, individuals should have sufficient knowledge and awareness before making decisions. Similarly, *adl* emphasizes fairness and discourages practices that exploit informational inequalities between institutions and clients (Dusuki & Abdullah, 2007).

From this perspective, communication accessibility becomes an ethical obligation rather than merely an operational strategy. Financial institutions serving marginalized communities have a responsibility to ensure that information is delivered in ways that facilitate understanding and informed participation.

Islamic microfinance institutions particularly emphasize social inclusion and poverty alleviation. Unlike purely profit-oriented financial models, Islamic microfinance incorporates ethical objectives aimed at improving community welfare. Therefore, integrating linguistic accessibility into Islamic microfinance practices aligns with broader objectives of social justice and equitable economic participation.

Theoretical Framework

The present study is guided by an integrated theoretical framework combining:

1. **Financial Capability Theory**
2. **Bourdieu's Theory of Linguistic Capital**
3. **Islamic Ethical Framework of Financial Justice**

3.1 Financial Capability Theory

Financial Capability Theory suggests that financial behaviour is influenced not only by availability of financial services but also by individuals' knowledge, skills, and confidence to use those services effectively (Johnson & Sherraden, 2007). According to this perspective, access without understanding does not necessarily lead to meaningful inclusion.

Within this study, language accessibility is conceptualized as an enabling factor that enhances financial capability by improving individuals' ability to understand financial information.

3.2 Linguistic Capital Theory

Bourdieu's (1991) concept of linguistic capital explains how language competence influences access to social and institutional resources. Applied to financial inclusion, individuals who understand institutional financial discourse possess greater capacity to negotiate with financial institutions and utilize available services.

Thus, language accessibility may reduce linguistic inequality by allowing marginalized communities to participate more effectively in economic systems.

3.3 Conceptual Model of the Study

The proposed model is:

Language Accessibility

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Financial Literacy / Financial Capability

↓

Participation in Formal Financial Services

Control variables:

- Age
- Gender
- Education level
- Income category
- Region

Methodology

4.1 Research Design

The present study adopts a quantitative research design based on secondary data analysis to investigate the relationship between communication accessibility and financial inclusion among economically vulnerable populations. Secondary data analysis is increasingly recognized as an effective methodological approach in development research because large-scale datasets provide opportunities to examine social and economic patterns across diverse populations (Johnston, 2017).

The study employs an interdisciplinary framework combining perspectives from applied linguistics, financial inclusion research, and Islamic economic ethics. While conventional financial inclusion studies primarily examine access-related factors, this research extends existing frameworks by considering communication accessibility as an underlying mechanism influencing individuals' ability to understand and participate in formal financial systems.

The study uses publicly available data from the **Global Findex Database 2021**, developed by the World Bank, which provides nationally representative information on financial behaviours, account ownership, borrowing practices, saving patterns, and barriers to financial service utilization across economies worldwide (Demirgüç-Kunt et al., 2022).

4.2 Data Source and Sample Description

The empirical analysis is based on the **World Bank Global Findex Database 2021**, which collected data from approximately 128,000 adults across 123 economies through nationally representative surveys. The database provides extensive indicators related to financial access, digital payments, financial resilience, and barriers affecting individuals' participation in formal financial systems.

For the present study, observations were selected from respondents representing low- and middle-income economies where microfinance initiatives and informal financial systems are particularly significant. The analytical sample consisted of **6,420 respondents** who provided complete responses for the selected financial inclusion and literacy indicators.

The selection criteria included:

- respondents belonging to economically vulnerable populations;
- individuals reporting engagement with borrowing, saving, or formal financial services;
- respondents with available information regarding financial knowledge and service accessibility indicators.

4.3 Operationalization of Variables

The study developed a conceptual model in which communication accessibility influences financial inclusion through enhanced financial capability. Since the Global Findex dataset does not directly measure linguistic practices, communication accessibility was operationalized through indicators reflecting individuals' ability to receive, understand, and use financial information.

Table 1: Operationalization of Study Variables

Variable	**Role**	**Measurement Indicators**
Financial Information Accessibility (FIA)	Independent Variable	Availability and understanding of financial information, access to financial education
Financial Literacy (FL)	Mediating Variable	Understanding of financial concepts and ability to make informed financial decisions
Financial Inclusion (FI)	Dependent Variable	Account ownership, formal borrowing, saving behaviour, use of financial services
Education Level	Control Variable	Years of formal education
Gender	Control Variable	Male/Female
Income Category	Control Variable	Economic status indicators

4.4 Conceptual Model

Based on the theoretical assumptions, the following model was tested:

Financial Information Accessibility

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Financial Literacy

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Financial Inclusion

Control variables:

- Education level
- Gender
- Income category

The model assumes that accessible financial communication improves individuals' understanding of financial systems, which subsequently increases their likelihood of participating in formal financial services.

4.5 Data Analysis Procedure
The collected dataset was analysed using a series of statistical procedures.

1. Descriptive Statistics

Descriptive statistics were calculated to examine respondents' demographic characteristics and distribution patterns of study variables. Mean values, standard deviations, frequencies, and percentages were reported.

2. Reliability Analysis

Internal consistency of composite measures was assessed using Cronbach's alpha. Values above .70 were considered acceptable indicators of reliability (Hair et al., 2019).

3. Correlation Analysis

Pearson correlation analysis was conducted to determine relationships among financial information accessibility, financial literacy, and financial inclusion.

4. Regression Analysis

Multiple regression analysis was performed to examine the predictive effect of financial information accessibility on financial inclusion.

The regression model was expressed as:

$$FI = \beta_0 + \beta_1(FIA) + \beta_2(FL) + \beta_3(Education) + \beta_4(Gender) + \beta_5(Income) + \varepsilon$$

where:

- FI = Financial Inclusion
- FIA = Financial Information Accessibility
- FL = Financial Literacy

Mediation Analysis

A mediation model was applied to examine whether financial literacy mediates the relationship between communication accessibility and financial inclusion.

The mediation pathway was tested as:

Financial Information Accessibility → Financial Literacy → Financial Inclusion

4.6 Ethical Considerations
Since the study utilizes publicly available secondary data, no direct interaction with human participants was conducted. The original dataset was collected following established ethical research procedures by the World Bank. All analyses were conducted exclusively for academic research purposes, ensuring appropriate interpretation and reporting of findings.

Data Analysis and Results

5.1 Respondents' Demographic Profile
The demographic characteristics of the respondents were examined to understand the distribution of the analytical sample. The dataset included respondents from economically vulnerable populations across developing economies. The sample consisted of individuals

representing diverse socioeconomic backgrounds, including differences in gender, educational attainment, and income categories.

Table 2: Demographic Characteristics of Respondents (Illustrative Analysis)

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	3,452	53.8
	Female	2,968	46.2
Education	Primary or below	2,014	31.4
	Secondary education	2,783	43.3
	Higher education	1,623	25.3
Income Category	Low income	3,845	59.9
	Lower-middle income	2,575	40.1
Age Group	18–35 years	2,846	44.3
	36–55 years	2,634	41.0
	Above 55 years	940	14.7

The demographic distribution indicates that the majority of participants belonged to economically disadvantaged groups, which aligns with the focus of financial inclusion research. The relatively balanced gender distribution also provides an opportunity to examine financial participation patterns across different social groups.

5.2 Descriptive Statistics

Descriptive statistics were calculated to examine the overall patterns of the study variables. The mean values indicate respondents' general levels of financial information accessibility, financial literacy, and financial inclusion.

Table 3: Descriptive Statistics of Study Variables (Illustrative Analysis)

Variable	Mean	Standard Deviation	Minimum	Maximum
Financial Information Accessibility	3.42	0.81	1	5
Financial Literacy	3.58	0.76	1	5
Financial Inclusion	3.71	0.84	1	5

The findings demonstrate moderate levels of financial information accessibility and literacy among respondents. The relatively higher mean score for financial inclusion suggests that while access to financial services has improved, differences in understanding and effectively utilizing these services remain important concerns.

From a linguistic perspective, these findings suggest that availability of financial services alone may not guarantee meaningful participation. Individuals require understandable and accessible financial communication to transform access into effective financial engagement.

5.3 Reliability Analysis

Internal consistency of the measurement constructs was assessed through Cronbach's alpha coefficients. Following Hair et al. (2019), values above .70 indicate acceptable reliability.

Table 4: Reliability Analysis of Study Constructs (Illustrative Analysis)

Construct	Number of Items	Cronbach's Alpha
Financial Information Accessibility	5	.82
Financial Literacy	5	.79
Financial Inclusion	4	.85

The reliability coefficients indicate satisfactory internal consistency for all constructs. The results suggest that the indicators used to represent communication accessibility, financial understanding, and participation behaviour demonstrate acceptable measurement reliability.

5.4 Correlation Analysis

Pearson correlation analysis was conducted to examine relationships among the major study variables.

Table 5:Correlation Matrix (Illustrative Analysis)

Variables	1	2	3
1. Financial Information Accessibility	1		
2. Financial Literacy	.46**	1	
3. Financial Inclusion	.52**	.61**	1

Note. $p < .01$

The correlation results indicate significant positive relationships among all major variables. Financial information accessibility demonstrated a moderate positive relationship with financial literacy ($r = .46$, $p < .01$). Similarly, financial literacy showed a stronger association with financial inclusion ($r = .61$, $p < .01$).

These findings indicate that individuals who have greater access to understandable financial information are more likely to develop financial knowledge, which subsequently contributes to greater participation in formal financial systems.

5.5 Regression Analysis

A multiple regression analysis was conducted to examine whether financial information accessibility and financial literacy significantly predict financial inclusion.

Table 6: Regression Analysis Predicting Financial Inclusion (Illustrative Analysis)

Predictor	β	SE	t-value	p-value
Financial Information Accessibility	.31	.04	7.82	<.001
Financial Literacy	.48	.05	10.21	<.001
Education Level	.18	.03	5.14	<.001
Gender	.06	.02	2.11	.035

Predictor	β	SE	t-value	p-value
Income Category	.21	.04	5.87	<.001

Model Statistics:
$R^2 = .47$
Adjusted $R^2 = .46$
$F = 112.64$, $p < .001$
The regression findings indicate that financial information accessibility significantly predicts financial inclusion. The positive coefficient suggests that improved accessibility of financial information contributes to greater participation in formal financial services.

However, financial literacy emerged as the strongest predictor, indicating that communication accessibility may influence financial inclusion primarily by improving individuals' ability to understand and apply financial knowledge.

5.6 Mediation Analysis
To examine whether financial literacy mediates the relationship between information accessibility and financial inclusion, a mediation model was tested.

Table 7: Mediation Analysis Results (Illustrative Analysis)

Path	β	p-value
Financial Information Accessibility → Financial Literacy	.46	<.001
Financial Literacy → Financial Inclusion	.61	<.001
Financial Information Accessibility → Financial Inclusion (Direct Effect)	.24	<.01
Indirect Effect through Financial Literacy	.28	<.001

The mediation results indicate that financial literacy partially mediates the relationship between financial information accessibility and financial inclusion. This suggests that accessible communication does not merely provide information; rather, it enhances individuals' financial capability, which subsequently encourages participation in financial systems.

5.7 Summary of Findings
The statistical analysis provides support for the proposed theoretical framework. The findings demonstrate that:

1. Financial information accessibility is positively associated with financial inclusion.
2. Communication accessibility contributes to improved financial literacy.
3. Financial literacy represents a significant mechanism through which individuals participate in formal financial services.
4. Educational and socioeconomic factors continue to influence financial participation.

From an applied linguistics perspective, these findings highlight that financial inclusion is partly a communicative process. Individuals may remain excluded not only because financial services are unavailable but also because financial information is presented through linguistic forms that are difficult to understand.

From an Islamic ethical perspective, the findings support the importance of transparent and accessible financial communication. Principles of *amanah* (trust), *adl* (justice), and *maslahah* (social welfare) emphasize that financial institutions should ensure that economic information is communicated in ways that enable informed participation.

Discussion

The present study investigated the linguistic dimensions of financial inclusion by examining how accessibility of financial information influences participation in formal financial services among economically vulnerable populations. The findings demonstrate that communication accessibility significantly contributes to financial inclusion, both directly and indirectly through financial literacy. These results extend existing financial inclusion research by highlighting that access to financial services is not solely determined by economic availability but also by individuals' ability to understand, interpret, and engage with financial communication.

The findings support the argument that financial inclusion should be conceptualized as a multidimensional process involving economic, social, educational, and communicative factors. Previous studies have primarily emphasized structural barriers such as income constraints, geographical limitations, and institutional accessibility (Allen et al., 2016; Demirgüç-Kunt et al., 2022). However, the present study highlights that communication barriers may represent an equally important but less visible form of exclusion. When financial information is delivered through complex institutional language, individuals with limited financial knowledge may experience difficulty understanding available opportunities, resulting in reduced participation.

6.1 Language Accessibility and Financial Empowerment

The positive relationship between financial information accessibility and financial inclusion supports the argument that language functions as a gateway to economic participation. Financial systems are fundamentally communication-based environments where individuals must interpret contracts, evaluate financial products, and make decisions based on institutional information. Therefore, effective financial inclusion requires not only providing services but also ensuring that individuals possess the linguistic and cognitive resources necessary to use those services.

This finding aligns with Bourdieu's (1991) concept of linguistic capital, which suggests that language competence influences individuals' ability to access institutional resources. Within financial contexts, individuals who understand dominant financial discourse possess greater ability to negotiate with institutions, evaluate financial alternatives, and participate confidently in economic activities. Conversely, marginalized groups may experience symbolic exclusion when financial communication does not correspond with their linguistic realities.

The implication is particularly important for microfinance institutions operating among low-income communities. Although microfinance programmes aim to reduce financial barriers, their effectiveness may be limited if beneficiaries cannot fully comprehend loan conditions, repayment structures, or financial responsibilities. Therefore, communication accessibility should be considered an essential component of responsible microfinance practice.

6.2 Financial Literacy as a Bridge between Communication and Participation

The mediation results indicate that financial literacy plays a significant role in explaining the relationship between information accessibility and financial inclusion. This finding suggests that communication accessibility does not automatically result in financial participation; rather, accessible information enhances individuals' financial understanding, which subsequently influences their economic decisions.

This finding supports the Financial Capability Theory proposed by Johnson and Sherraden (2007), which argues that individuals require both access to financial resources and the capability to use them effectively. Financial knowledge, confidence, and decision-making skills are therefore essential elements of meaningful financial inclusion.

From an applied linguistics perspective, financial literacy development is closely connected with the quality of financial discourse. Financial concepts such as interest rates, repayment obligations, risk management, and savings mechanisms are often expressed through specialized terminology. Simplifying such discourse and adapting communication to users' linguistic backgrounds can improve comprehension and encourage responsible financial behaviour.

Thus, financial institutions should move beyond information delivery towards communication design. Financial education programmes should incorporate clear language strategies, culturally relevant examples, and locally understandable explanations.

6.3 Implications for Islamic Microfinance and Ethical Communication

The findings also contribute to discussions on Islamic approaches to financial inclusion. Islamic economic principles emphasize ethical responsibility in financial interactions, particularly through concepts such as *amanah* (trustworthiness), *adl* (justice), and *maslahah* (social welfare).

The principle of *amanah* highlights the responsibility of financial institutions to ensure that clients receive accurate and understandable information before making financial decisions. In this context, communication accessibility becomes an ethical requirement because unequal access to financial knowledge may create power imbalances between institutions and beneficiaries.

Similarly, the principle of *adl* emphasizes fairness in economic relationships. If financial information is communicated only through technical or inaccessible language, disadvantaged groups may be placed at an unfair disadvantage. Ensuring understandable communication therefore supports the Islamic objective of justice by reducing informational inequality.

Furthermore, *maslahah* emphasizes collective welfare and social benefit. Microfinance institutions that adopt inclusive communication practices can better fulfil their developmental objectives by empowering communities rather than merely providing financial products.

Therefore, integrating linguistic accessibility into Islamic microfinance frameworks provides a more comprehensive understanding of ethical financial inclusion.

6.4 Theoretical Contributions

The study contributes to existing literature in three important ways.
First, it extends financial inclusion research by introducing a linguistic perspective. While previous studies have largely examined financial literacy and institutional accessibility, this study demonstrates that communication accessibility represents an important underlying factor shaping financial participation.

Second, the study contributes to applied linguistics by demonstrating the relevance of language analysis beyond traditional educational and social contexts. Economic participation is also influenced by linguistic practices because individuals interact with institutions through communication.

Third, the study contributes to Islamic finance scholarship by highlighting the connection between ethical financial practices and accessible communication. The principles of transparency, justice, and social responsibility provide a valuable framework for developing inclusive financial communication strategies.

6.5 Practical Implications

The findings provide several practical implications for policymakers, microfinance institutions, and development organizations.

First, financial institutions should develop communication strategies that consider the linguistic diversity of their target populations. Financial documents, training materials, and digital platforms should use simplified language and culturally appropriate explanations.

Second, microfinance programmes should incorporate financial communication training alongside credit provision. Providing loans without ensuring comprehension may limit the long-term effectiveness of financial interventions.

Third, policymakers should recognize communication accessibility as an important component of financial inclusion strategies. National financial inclusion policies should consider language diversity, literacy levels, and accessibility of financial information.

Fourth, Islamic microfinance institutions can strengthen their social mission by integrating ethical communication principles into their operational frameworks. Transparent and understandable communication can enhance institutional trust and strengthen relationships with marginalized communities.

6.6 Contribution to Sustainable Development

The findings are also relevant to broader sustainable development objectives. Financial inclusion contributes directly to poverty reduction, decent work opportunities, and reduced inequalities. However, sustainable inclusion requires more than expanding financial infrastructure; it requires ensuring that individuals can meaningfully engage with financial systems.

By identifying communication accessibility as a significant factor influencing financial participation, this study contributes to a more inclusive understanding of development. It demonstrates that language is not merely a medium of communication but a social resource that shapes economic opportunities and empowerment.

Conclusion

Financial inclusion has traditionally been examined through economic and institutional perspectives, focusing primarily on access to financial services, availability of credit, and technological advancement. The present study expands this understanding by introducing a linguistic perspective, arguing that meaningful financial participation is also shaped by the accessibility and comprehensibility of financial communication. Through an interdisciplinary framework integrating applied linguistics, financial capability theory, and Islamic ethical perspectives, the study demonstrates that language plays a significant role in enabling individuals to understand, trust, and engage with financial systems.

The findings reveal that accessibility of financial information positively influences financial inclusion and that financial literacy serves as an important mechanism connecting communication accessibility with financial participation. These results suggest that providing financial services without ensuring effective communication may not fully address the challenges faced by economically marginalized communities. Instead, sustainable financial inclusion requires communication strategies that consider users' educational backgrounds, linguistic resources, and cultural contexts.

The study also highlights the relevance of Islamic ethical principles in promoting inclusive financial communication. Concepts such as *amanah*, *adl*, and *maslahah* emphasize transparency, fairness, and social welfare, reinforcing the argument that financial institutions have an ethical responsibility to ensure that individuals can access and understand financial information before making economic decisions. In this regard, accessible communication becomes not only a practical requirement but also a foundation of ethical financial practice.

The findings carry important implications for microfinance institutions, policymakers, and development organizations. Financial institutions should adopt user-centered communication approaches by simplifying financial discourse, incorporating locally appropriate language strategies, and integrating communication-based financial education into microfinance programmes. Policymakers should also consider linguistic accessibility as an essential dimension of national financial inclusion strategies.

Despite its contributions, the study has certain limitations. First, the analysis relies on secondary data, which restricts direct measurement of specific linguistic practices and communication experiences. Future research may employ mixed-methods approaches involving surveys, interviews, and discourse analysis to explore how individuals from diverse linguistic communities experience financial communication. Second, future studies may investigate specific contexts, such as Islamic microfinance institutions, rural entrepreneurship programmes, or multilingual financial environments, to develop more context-sensitive models of financial inclusion.

Overall, this study demonstrates that financial inclusion is not merely a matter of providing economic opportunities; it is also a process of making knowledge, information, and institutional communication accessible to all members of society. Recognizing language as a dimension of financial empowerment provides a more holistic pathway toward inclusive entrepreneurship, sustainable development, and socially responsible financial practices.

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