

CRITICAL DISCOURSE ANALYSIS OF NEOLIBERAL IDEOLOGY IN TIMOTHY RONALD'S 'FIN-FLUENCER' CONTENT

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Abstract

*This study critiques the reproduction of neoliberal ideology within Timothy Ronald's financial content on YouTube using Norman Fairclough's Critical Discourse Analysis (CDA). By examining three dimensions-text, discourse practice, and social practice-the analysis of his most popular videos reveals the use of mechanistic metaphors, casual linguistic styles, and personal success narratives to establish authority. The findings show that such content effectively constructs neoliberal subjects (*homo economicus*) by emphasizing absolute individual responsibility, reducing poverty to a moral failing, and disregarding structural factors. Ultimately, this discourse reinforces the dominance of market logic over all aspects of individual life in the digital era.*

Keywords: *Critical Discourse Analysis; Fin-fluencer; Timothy Ronald; Neoliberal Ideology; YouTube*

Introduction

Social media has evolved from a mere source of entertainment into a significant educational space. In the post-COVID-19 pandemic era, public reliance on digital platforms such as YouTube has intensified, positioning them as primary learning resources for Millennials and Generation Z—particularly in the domain of financial literacy. Educational content on these platforms is typically presented in engaging, contextualized, and easily digestible formats. This phenomenon marks a paradigmatic shift from formal education toward informal learning ecologies: flexible, participatory, and decentralized learning ecosystems. However, beneath this accessibility lies a complex set of ideological dynamics, including the construction of particular narratives, the commodification of knowledge, and the reproduction of often implicit values.

Popular financial content on social media frequently—and implicitly—adopts a neoliberal ethos (Harvey, 2005), promoting individualism and meritocracy by framing financial success as entirely within personal control (Foucault, 2008), rather than as shaped by structural conditions. This discourse constructs individuals as entrepreneurial selves who must continuously optimize and “market” themselves (Duffy, 2017; Hearn, 2008). Within this logic, failure is no longer understood as a consequence of systemic inequality, but as a moral deficit or lack of individual perseverance—what Sandel (2020) describes as the “tyranny of merit.” Such narratives obscure how processes of data extraction and platform capitalism (Couldry & Mejias, 2019) generate profit precisely from the economic precarity faced by individuals.

Against this backdrop, this article aims to critically examine how neoliberal ideology is reproduced through popular financial discourse in the YouTube content of Timothy Ronald. Employing Fairclough’s Critical Discourse Analysis (CDA) framework, this study analyzes three interrelated dimensions—text, discursive practice, and social practice—to identify how neoliberal subjectivity is constructed.

Specifically, it reveals the formation of subjects who internalize the belief that financial success and failure are solely the outcomes of individual effort and personal choice, while structural inequalities are systematically marginalized.

The discourse of digital financial content demonstrates a strong alignment with processes of neoliberal subjectivation, wherein individuals are shaped as entities fully responsible for their own economic well-being (Foucault, 2008). These findings resonate with Rimke's (2020) argument that the self-help and popular therapy industries internalize neoliberal values such as individualism, self-efficacy, and personal responsibility for economic risk. McRae's (2020) analysis of influencers as entrepreneurs of the self further underscores the role of digital influencers as agents who shift social imaginaries from collective solidarity toward individual competition. In the specific context of finance, Ertürk et al. (2007), in *The Democratization of Finance?*, demonstrate how the financialization of everyday life is accelerated through popular narratives of investment and financial independence.

Thus, this study contributes to the broader scholarship on critical media studies and neoliberalism, while also inviting readers to critically reflect on the ideological consequences of routinely consuming self-help content in digital spaces.

Practically, these findings underscore the urgency of strengthening critical media and financial literacy curricula in Indonesia. Public education should not be limited to technical skills in money management or motivational self-improvement, but must also equip audiences with the capacity to challenge narratives of “instant success” that often obscure structural inequalities. Stakeholders—including educational institutions and digital literacy communities—must promote awareness that financial well-being is not merely the outcome of individual mindset, but is profoundly shaped by economic policies and equitable access to social resources.

Social Media as a Space of Education and Ideological Formation

Social media has increasingly functioned as an alternative pedagogical space that not only disseminates information but also shapes subjectivities and social values. According to Selwyn (2012), digital media play a crucial role in “reconfiguring the boundaries of education, enabling informal, interest-driven learning while simultaneously embedding dominant socio-economic logics.” Particularly in the post-pandemic context, social media platforms such as YouTube have become heavily relied upon as sources of self-directed learning, especially in the fields of finance and self-development. These platforms fill gaps left by formal education while simultaneously capitalizing on widespread public economic anxiety.

This development has accelerated processes of neoliberal subjectivation. Gershon (2017), in *Down and Out in the New Economy*, analyzes how contemporary market logics construct individuals as “branded selves” who bear full responsibility for developing and marketing themselves. Similarly, Duffy (2017), in *(Not) Getting Paid to Do What You Love*, examines how social media content creators are encouraged to become “entrepreneurial subjects,” internalizing market-oriented values in their everyday practices.

Within the financial domain, Langley (2008), in *The Everyday Life of Global Finance*, demonstrates how financial logics have permeated everyday life, reshaping how individuals understand risk, responsibility, and economic security. Meanwhile, Svetlova (2018), in *Financial Models and Society*, analyzes how financial decision-making processes are structured and normalized in contemporary societies. Together, these works provide a strong theoretical foundation for understanding how financial influencers (finfluencers) normalize investment practices and asset management as matters of individual responsibility.

Taken together, this body of literature underscores that social media should not be understood as a neutral space, but rather as an active ideological terrain in which educational practices, economic rationalities, and forms of subjectivity are continuously produced and reproduced.

Popular Financial Discourse and Neoliberal Subjectivity

Popular financial discourse articulated by finfluencers such as Timothy Ronald represents a new mode of financial education that is personal, visual, and narrative-driven. Scholars such as Langley (2008) and Svetlova (2018) have provided robust theoretical frameworks for understanding how such processes—while increasing the accessibility of financial knowledge—ultimately accelerate the financialization of everyday life. These practices shift analytical attention away from macroeconomic structures toward individualized narratives of investment, risk management, and financial achievement.

This shift reinforces neoliberal subjectivity. Rimke (2020) critiques the self-help industry as an ideological apparatus that internalizes neoliberal values such as self-efficacy, personal responsibility, and resistance to structural intervention. Within this discourse, subjects are effectively constructed as what Foucault (2008) terms the entrepreneurial self: individuals who believe that solutions to economic problems reside primarily in behavioral and mindset changes—such as selecting the “right” stocks or managing debt with discipline—rather than in systemic transformation.

Furthermore, analyses of influencers as ideological agents have been developed by Banet-Weiser (2012) through the concept of self-branding, and by Duffy (2017) in her discussion of aspirational labor. Their work demonstrates how the logic of digital platforms shifts social values away from collective solidarity toward self-promotion and inter-individual competition. In this sense, finfluencers function not merely as providers of information, but as mediators of ideology who normalize financialization as a moral project that each individual is expected to pursue.

Digital Influencers as Ideological Agents

Scholars such as Banet-Weiser (2012) and Duffy (2017) have long identified digital influencers as ideological agents who actively shift social values away from collective solidarity toward practices of self-promotion and inter-individual competition. Within this context, finfluencers do not merely transmit information; they also shape social norms and aspirations that closely align with neoliberal market logics emphasizing individual responsibility.

These influencers emerge as role models within a digital landscape that demands constant performativity—actions oriented toward producing desirable impressions—and continuous productivity, both of which are hallmarks of the entrepreneurial self. Duffy (2017) specifically demonstrates how influencers instruct their audiences to manage and display their self-image (self-branding) as a form of symbolic capital that is crucial for success within platform-based economies.

Typically, finfluencers promote narratives of individual success and disciplined investment mindsets. By positioning economic achievement and risk squarely on individuals' capacities to adapt, invest, and “become financially smart,” they further entrench neoliberal values of personal responsibility, effectively depoliticizing structural economic inequalities.

Critical Discourse Analysis (Fairclough's Approach)

Critical Discourse Analysis (CDA) is not merely a method for analyzing language, but a critical approach that seeks to uncover the relationships between language, power, and ideology (Fairclough, 1995; van Dijk, 2001). CDA is grounded in the assumption that discourse is not a neutral reflection of reality; rather, it is a form of social practice that actively shapes reality, identities, and social relations (Wodak & Meyer, 2001). In the context of digital media, discourses circulating through platforms such as YouTube do not simply represent ideas, but also reproduce power structures and dominant ideological values. Recent studies—such as Dumas's (2023)

analysis of marketable morality or Banet-Weiser's (2012) work on self-branding culture—have clearly demonstrated how neoliberal logics are effectively reproduced and naturalized through popular content on digital platforms.

Any discussion of ideology in discourse inevitably engages with the work of van Dijk (2001), whose scholarship exposes language not merely as a communicative tool, but as a terrain where power and belief are contested. This perspective remains highly relevant today. Even amid the overwhelming abundance of digital content, the fundamental question persists: whose interests are being served by the narratives that dominate the present moment?

Wodak's (2001) Discourse-Historical Approach further deepens this analytical perspective. Rather than examining discourse as a snapshot in time, this approach traces its trajectories across historical contexts. Much like an archaeologist excavating layered strata to understand an evolving narrative, the discourse-historical approach enables researchers to situate contemporary discourses within longer processes of social, political, and ideological transformation. In studies of popular media, this perspective helps reveal that the rise of finfluencers is not a sudden or isolated phenomenon, but the outcome of accumulated values, policy shifts, and socio-economic changes unfolding over decades.

A critical engagement with contemporary neoliberal narratives makes their ideological effects increasingly visible. Fraser (2023), for instance, incisively argues that discourses of “individual financial success” often function as a smokescreen—obscuring the structural inequalities that underpin economic life. Narratives of self-made millionaires or successful investors may appear inspirational, yet they are also profoundly misleading insofar as they divert attention away from systemic forms of inequality and exploitation.

Empirical studies employing CDA further substantiate these concerns. Carron (2022), for example, analyzes finfluencer content using a critical discourse framework and demonstrates that beneath

the language of motivation and education lies the promotion of entrepreneurial mentalities and extreme forms of individual responsibility. Such research not only confirms long-standing theoretical critiques, but also provides concrete evidence that neoliberal discourse does not reside solely in abstract theory; it is lived, performed, and continuously promoted through videos circulating on digital platforms.

Thus, the inclusion of van Dijk, Wodak, Fraser, and Carron in this analysis is not merely a matter of fulfilling citation requirements. Rather, it represents an effort to read what is implicit beneath what is explicit, to trace ideological continuities from text to context, from theory to practice, and from historical formations to the ongoing streams of content that flow across our screens today.

Method

This study adopts a qualitative research approach using Critical Discourse Analysis (CDA) as its primary method. A qualitative approach is employed because it is particularly suited to in-depth exploration of meaning, ideology, and power relations embedded within discursive texts (Creswell, 2014). CDA is selected not merely to describe linguistic structures, but more importantly to uncover the interests, ideologies, and power asymmetries that operate beneath discursive practices (Fairclough, 1995).

The data employed in this study consist of verbal textual data. The texts were derived from transcriptions of spoken narratives in YouTube videos. The primary data sources comprise three videos from Timothy Ronald's official YouTube channel, selected based on specific criteria.

Video Selection Criteria

1. Level of Popularity (View Count)

The videos are among those with the highest number of views on the channel, indicating the broad reach and discursive influence of the content.

2. Thematic Representativeness

The selected videos represent recurring and central themes in Timothy Ronald's narrative, namely financial strategies, mindset formation, and investment education.

3. Relevance to Neoliberal Ideology

The videos contain key messages that are strongly indicative of the reproduction of neoliberal values, such as individual responsibility, self-optimization, meritocracy, and market-oriented rationality.

Selected Videos

Based on these criteria, the following three videos were analyzed:

1. **Video 1:** “*Cara Keluar Dari Kemiskinan*”

<https://www.youtube.com/watch?v=NoKG2HXmjIg>

2. **Video 2:** “*Cara Punya Mindset Orang Sukses*”

<https://www.youtube.com/watch?v=LOHYl1egXKU>

3. **Video 3:** “*Value Investing Untuk Pemula*”

https://www.youtube.com/watch?v=t_80LPq1H-g

Data Collection Techniques

Data collection was conducted in two stages:

1. Downloading and Observation

The selected videos were downloaded and viewed repeatedly to gain a comprehensive understanding of their context, communicative style, and supporting visual elements.

2. Transcription

All verbal utterances in the three videos were transcribed verbatim (word-for-word) into written text. These transcripts constituted the primary data corpus for subsequent analysis.

Textual Analysis (Micro Level – Linguistic Structure)

At this level, the analysis focused on linguistic features that directly construct meaning within the transcripts. The elements examined included:

- Lexical Choice

Identification of ideologically loaded keywords (e.g., “skill,” “human capital,” “focus,” “discipline,” “investasi,” “goblok,” “gembel”). The analysis examined how such vocabulary constructs particular cognitive and moral frameworks regarding financial behavior and success.

- Metaphors and Analogies

Mapping dominant metaphors (such as “war,” “game,” “machine,” “speedboat”) and analyzing how these metaphors frame economic reality as a competitive arena, a strategic game, or a mechanistic system that must be optimized.

- Repetition and Emphasis

Examination of repeated words, phrases, or numerical figures (e.g., “80%,” “focus”) that function to create emphasis, normalize specific ideas, or construct seemingly indisputable “truths.”

- Dichotomies and Othering

Identification of binary oppositions (e.g., “us” vs. “them,” “smart” vs. “stupid,” “successful” vs. “failed”) as well as negative labeling of out-groups (e.g., “financial advisors who have no money,” “poor people”). These discursive strategies serve to reinforce in-group identity while delegitimizing alternative perspectives.

- Modality

Analysis of modal expressions indicating certainty, obligation, or possibility (such as “must,” “have to,” “will definitely”) to examine

how the speaker constructs authority and compels particular forms of action or belief.

Discursive Practice Analysis (Meso Level – Production, Distribution, and Consumption)

At this level, the analysis shifts from what is being said to how and why the discourse is produced, circulated, and received. The analytical focus encompasses the following aspects:

- **Production Context**

This dimension examines how discourse is shaped by the affordances and constraints of the YouTube platform, including logics of algorithmic visibility, monetization, and the attention economy. It also considers the genre of content production—such as edutainment or self-help—and the speaker’s communicative objectives, whether to educate, persuade, or provoke audiences.

- **Strategies of Authority Construction (Ethos)**

This analysis investigates how Timothy Ronald constructs credibility and legitimacy through several strategies:

- (a) personal success narratives (testimonials);
- (b) name-dropping or associating with authoritative figures (e.g., Warren Buffett, Sandiaga Uno);
- (c) the use of informal “*lu-gua*” address that creates an illusion of intimacy and egalitarianism; and
- (d) oppositional positioning against conventional authorities by discrediting financial advisors or academic experts.

- **Intertextuality**

This aspect traces how the discourse references or draws upon other texts—such as The Matrix, Graham/Buffett-style value investing principles, or broader hustle culture narratives—to enrich

meaning, borrow symbolic authority, and construct a coherent ideological storyline.

- **Simplification and Knowledge Packaging**

This analysis observes how complex financial knowledge is reduced into “formulas,” “simple methods,” or “practical steps” that are easily consumable. Such simplification not only facilitates accessibility but also commodifies financial knowledge as a product.

- **Consumption Context**

Finally, the analysis considers how the targeted audience—primarily young people and financially anxious middle-class individuals—and their socio-economic conditions, such as job insecurity and future-oriented anxiety, render this discourse particularly appealing, relevant, and persuasive.

Social Practice Analysis (Macro Level – Ideology and Power)

This level represents the culmination of critical interpretation, linking findings from the previous two levels to broader ideological structures and relations of power.

- **Ideological Interpretation**

Linguistic patterns and discursive strategies are connected to core neoliberal values, including extreme meritocracy, absolute individual responsibility, the commodification of all aspects of life (e.g., human capital, time, passion), and the construction of subjects as homo economicus or entrepreneurs of the self.

- **Reproduction or Contestation of Hegemony**

This dimension analyzes whether the discourse functions to (a) reproduce and naturalize the existing neoliberal socio-economic order by reframing structural inequalities as individual problems, or (b) deceptively offer “solutions” that ultimately reinforce the logic of the dominant system rather than challenging it.

- **Social Implications**

The analysis reflects on the broader social consequences of this discourse, including the reinforcement of burnout culture and hyper-competition, the erosion of social solidarity, the internalization of guilt and failure at the individual level, and the marginalization of collective discourses on social justice and structural change.

- **Engagement with Social Theory**

The analytical process at this level is actively dialogued with key social theories—such as Foucault’s concept of governmentality, Sandel’s critique of meritocracy, Han’s notion of the burnout society, and Brown’s analysis of undoing the demos—to provide interpretive depth and to explain how power operates through everyday discourse.

- **Analytical Process**

The three levels of analysis were not treated as strictly linear, but as circular and mutually constitutive. Findings at the textual level (e.g., war metaphors) generated questions at the level of discursive practice (e.g., why such styles were selected), and together informed interpretations at the level of social practice (e.g., how these choices reproduce neoliberal ideologies of competition). This iterative process continued until interpretive saturation was reached—namely, when additional data no longer yielded significant new ideological themes or insights.

Results and Discussion

Textual Analysis: Deconstructing Language as an Ideological Instrument

Textual analysis reveals how specific linguistic choices do not merely describe financial realities, but actively construct them in ways that align with neoliberal logics.

Lexicon and Metaphor: Framing Life as an Arena of Economic Competition

War and Aggressive Metaphors

Data: “*Kita harus serang semua kebawah (memaksimalkan human capital saat masih muda)*” (V1); “*Kamu harus serang karir dan harus hyperambitious*” (V2); “*This is the game plan*” (V1).

Analysis: These metaphors function as more than rhetorical embellishments. Timothy does not simply frame financial achievement as a zero-sum battle; rather, he invites individuals to imagine themselves as soldiers on a battlefield. Such language reproduces the competitive logic of neoliberalism, in which the world is perceived as a market and social life as a site of constant struggle. Within this worldview, there is little room for cooperation or mutual support (Brown, 2015). Terms such as “*tembak*” and “*serang*” normalize exploitative and confrontational actions, presenting them as moral imperatives rather than contingent strategies.

Mechanistic and Machine Metaphors

Data: “*Lu naik speedboat atau naik kapal bolong?*” (V1); “*Bisnis itu mesin pencetak uang*” (V3); “*Optimalkan Human capital lu*” (V1).

Analysis: These expressions suggest a reduction of human beings to machine-like entities. Such metaphors reveal an instrumental neoliberal paradigm in which value is measured primarily in terms of efficiency and output, often articulated through the logic of return on investment. Individuals—as human capital—are positioned as assets that must be continuously upgraded, optimized, and fine-tuned to maximize monetary productivity. This framing resonates with what Byung-Chul Han (2015) conceptualizes as the achievement society, in which self-exploitation replaces external coercion and individuals willingly subject themselves to relentless performance optimization.

Dichotomies and Polarizing Othering Strategies

Data: A sharp division between “us” (Timothy and his followers) and “them” (e.g., “*orang tolot*,” “*goblok*,” “*gembel*” (V1); “people who haven’t been unplugged from the Matrix” (V2); “office boys” (V3)).

Analysis: This discursive strategy serves a dual function. First, it constructs an exclusive and superior communal identity centered around the influencer figure. Second—and more critically—it delegitimizes and flattens the complexity of alternative viewpoints (such as investment caution or structural critique), reducing them to mere stupidity or a victim mentality. This mechanism is characteristic of ideological discourse that seeks to neutralize potential criticism from within its own audience by foreclosing dissent in advance (van Dijk, 2001).

Repetition and Numerical Granularity: Producing Indisputable “Truths”

Repetition of “Sacralized” Numbers

Data: The constant repetition of “80%” as a mandatory saving rate (V1).

Analysis: The figure of 80% is transformed from a contingent recommendation into a moral imperative. Its repeated invocation produces a truth-making effect, presenting it as a natural law of finance rather than as an arbitrary social construction. This discursive move isolates listeners from other rational alternatives—such as allocating resources for social safety nets or investing in social relations—and effectively closes off space for negotiation or contextual adaptation.

Repetition of Neoliberal Work-Ethic Vocabulary

Data: The word “focus” (12 times in V2), “discipline” (5 times), “commit” (8 times), and “skill” (6 times in V1).

Analysis: This vocabulary constructs the semantic field of the neoliberal subject. Terms such as “focus” and “discipline” operate as

Foucauldian technologies of the self, disciplining cognition and affect rather than bodies alone. Meanwhile, “skill” reduces education and self-development to the accumulation of marketable human capital. Through repetition, this lexicon socializes audiences into an ethos in which individual value is measured by one’s capacity for continuous productivity and quantification (Foucault, 2008).

Discursive Practice Analysis: Mechanisms of Authority Production and Consumption

At this level, the analysis reveals how authority and persuasion are constructed within the YouTube ecosystem, thereby facilitating the acceptance and internalization of ideological discourse.

Post-Traditional Authority Construction

Authority Based on Testimony and Material Evidence

Data: Claims such as “from two million to hundreds of billions” (V1, V2), alongside references to luxury lifestyles (e.g., “Porsche,” “a villa costing IDR 20 million per night”).

Analysis: Here, authority shifts from institutional sources (academia, professional certification) to personal and performative ones. Credibility no longer derives from formal expertise, but from visible displays of material success. This reflects the logic of the influencer economy, in which the proven self becomes the primary commodity selling access to a supposedly secret formula for success (Abidin, 2021). Success thus becomes self-justifying, foreclosing critical questions regarding the methods employed or their long-term sustainability.

Authority Through Association and Name-Dropping

Data: Self-identification as a “student of Warren Buffett” (V3); claims of having “Sandiaga Uno as a mentor”; and the use of The Matrix as a recurring analogy.

Analysis: These practices constitute a strategy of symbolic capital transfer. The credibility of already established figures—Buffett as an investment icon, Sandiaga Uno as a businessman-politician, and The Matrix as a widely recognized pop-intellectual allegory—is effectively “borrowed” to reinforce the influencer’s own authority. Rather than positioning himself as an original source of expertise, Timothy Ronald presents himself as a translator and curator who has successfully applied the wisdom of authoritative figures to a local context, thereby appearing more accessible and relatable to his audience.

Authority Through the Destruction of Competing Authorities

Data: Derogatory remarks directed at financial advisors (“they have no money”), the formal education system (“wasting four years”), and salaried workers (“paying with your backside”).

Analysis: This strategy deliberately creates a vacuum of authority. By systematically dismantling conventional sources of advice, Timothy Ronald places his audience in a state of informational anomie—marked by confusion and distrust. Into this vacuum, he then positions himself as the sole reliable guide. This constitutes an aggressive form of gatekeeping over financial knowledge, in which alternative epistemic authorities are discredited to secure exclusive influence.

Communicative Style: The Illusion of Intimacy and the Packaging of Knowledge

Informal Address and Personalization

Analysis: The use of slang and informal “*lu-gua*” address creates an illusion of participation and equality within a seemingly closed community. This communicative style masks the hierarchical “teacher–student” power relation that is, in fact, being reinforced. As a result, ideologically rigid messages (such as “ignore your passion”) become more easily internalized because they are framed as friendly, peer-to-peer confessions rather than authoritative injunctions.

Simplification and the Packaging of Complex Knowledge

Data: “*Enggak perlu pakai DCF yang ribet*” (V3); “*Cukup nonton satu video ini*” (V1).

Analysis: This represents a clear commodification of knowledge. Complex and inherently uncertain financial analyses are reduced to “formulas,” “simple methods,” or “blueprints.” Such reduction reflects neoliberal market logic, in which everything—including truth and wisdom—must be packaged as a fast, easily digestible product offering instant solutions. This process is particularly problematic, as it erases nuance, risk, and ethical considerations from financial decision-making.

Social Practice Analysis: The Reproduction of Neoliberal Ideology and Subject Formation

This section constitutes the core of the critical analysis, linking discursive patterns to broader political–economic projects.

The Naturalization of Meritocracy and the Denial of Structural Conditions

Poverty as Individual Pathology

Data: Poverty is attributed to “a poor mindset,” “excessive lifestyle choices,” or “fear of taking risks” (V1, V2).

Analysis: This discourse enacts a radical individualization and psychologization of social problems. Poverty—fundamentally a structural phenomenon shaped by unequal resource distribution, educational access, and social networks—is reframed as a deficit of character or an individual psychological failure. This framing represents the core of what Brown (2015) describes as neoliberalism's stealth revolution: a process that redirects public anger away from unequal structures and toward the self and toward others deemed “lazy” or insufficiently disciplined. Structural critique is thus foreclosed, replaced by moral judgment and self-surveillance.

The Legitimation of Inequality

Analysis: By normalizing narratives of earning hundreds of millions in dividends while “sitting in Switzerland” (V3) as a natural outcome of “hard work,” this discourse actively legitimizes extreme inequality. The widening gap between capital owners (such as the influencer himself) and wage laborers is no longer framed as a question of social justice requiring collective intervention, but as a fair and inevitable consequence of differences in effort, intelligence, and individual courage. This constitutes a deeply conservative discourse, one that is rhetorically packaged in the language of innovation, empowerment, and self-improvement, while ultimately reinforcing existing hierarchies of wealth and power.

The Formation of *Homo Economicus*: The Neoliberal Subject *Par Excellence*

Analysis: Timothy Ronald's content does not merely provide financial tips; it actively conducts the ways in which audiences come to understand and govern themselves. Viewers are encouraged to perceive themselves as walking asset portfolios that must be continuously optimized—comprising human capital (skills, networks) and financial capital (investments). Every life decision—from career choices to hobbies—is evaluated through the lens of return on

investment (ROI). This represents a textbook realization of Foucault's concept of governmentality, wherein direct coercion becomes unnecessary because individuals have internalized market rationality and now regulate themselves accordingly (Foucault, 2008).

Total Commodification: When Market Logic Invades Intimate Life

Data (Emblematic Statement): "Ubah passion lu... bodo amat lu jualan botol air, passion lu diatas sama cewek" (V2).

Analysis: This statement constitutes one of the most revealing moments in the analysis. Here, the logic of commodification no longer stops at objects, time, or labor, but extends into the most intimate domains of desire (passion) and identity. Love, joy, and genuine interest are subordinated—and, if necessary, sacrificed—to the imperatives of profit. What Illouz (2008) describes as cold intimacies becomes a normative demand. This articulation exposes the apex of neoliberal hegemony: there is no longer any space outside market logic. Everything—including the human soul—can and must be priced, optimized, and traded. At this point, the analysis moves beyond political economy into what may be described as a comprehensive political economy of the self.

Ambivalence and Limitations: Resistance Within Hegemony

As a concluding reflection, it is important to acknowledge that hegemony is never total. There are fractures and ambivalences within Timothy Ronald's discourse that may serve as entry points for resistance or, at the very least, for critical readings by audiences.

The Ambivalence of Empowerment

On the one hand, the discourse promotes agency and financial literacy—values that are, in themselves, socially productive and potentially emancipatory. The problem arises when this form of agency is entirely detached from the structural conditions that enable

or constrain it. When agency is framed as universally accessible, structural inequality is rendered invisible, and empowerment risks becoming a moral obligation rather than a collective project.

The Limits of Personal Narrative

Authority grounded in personal testimony is inherently fragile. Its persuasive power is contingent upon the continued credibility and replicability of the influencer's success story. Should personal experience prove non-transferable, or should a financial crisis undermine the narrative of success, the legitimacy of such authority may rapidly erode.

Audience Fatigue and Cultural Limits

The hustle culture and burnout-oriented ethos promoted within this discourse may eventually encounter psychological and cultural limits among Indonesian audiences. At such moments of exhaustion or disillusionment, questions may emerge regarding the sustainability—and desirability—of this model of life, opening space for alternative imaginaries of success, well-being, and collective responsibility.

Conclusion

This study critically examines how neoliberal ideology is reproduced, naturalized, and marketed as a universal truth through the popular financial discourse of Timothy Ronald. Employing Fairclough's model of Critical Discourse Analysis, the research goes beyond identifying what is said to interrogate how discourse is constructed and why it is so effective in shaping the consciousness of young Indonesian audiences. Three interrelated conclusions can be drawn.

First, at the textual level, the persuasive power of this discourse is shown to rely on a distinctly neoliberal linguistic arsenal. War metaphors (e.g., “*tembak*,” “*serang*”) and mechanistic metaphors (e.g., “*speedboat*,” “*machine*”) successfully frame economic life as a

ruthless arena of competition and technical optimization, thereby obscuring its ethical dimensions, collective interdependencies, and inherent uncertainties. The repetition of key terms such as “focus,” “discipline,” and “skill,” alongside coarse dichotomies between “us” (smart/brave) and “them” (stupid/poor), systematically engineers a new ethos and identity—one that is aggressive, individualistic, and wholly measured by material achievement.

Second, at the level of discursive practice, the analysis demonstrates that the reproduction of neoliberal ideology is enabled by communicative strategies finely attuned to the logic of digital platforms. Authority is constructed not through institutional legitimacy, but through narrative capitalism: dramatic personal testimonials, strategic name-dropping, and performative opposition to conventional authorities. The informal “*lu-gua*” communicative style creates an illusion of intimacy and trust, while the reduction of complex financial knowledge into “formulas” and “blueprints” transforms ideology into an easily digestible product for a generation seeking certainty amid economic precarity. In this sense, Timothy Ronald himself becomes the primary product—a personal brand that successfully sells an ideological package alongside a lifestyle ideal.

Third, and most critically, at the level of social practice, this study demonstrates that the discourse extends far beyond the realm of “investment tips.” It functions as a subtle engine for the reproduction of neoliberal hegemony. By absolutizing individual responsibility and redefining poverty as a psychological pathology, the discourse effectively produces political disenfranchisement, redirecting public anger and analysis away from structural inequality and toward the self and other individuals. Moreover, through its call to commodify everything—from time and knowledge to the most intimate forms of desire (passion)—the discourse fosters the formation of the neoliberal subject par excellence: *homo economicus*, who perceives the self as an asset portfolio whose return on investment must be continuously maximized, as anticipated by

Foucault (2008) and critically elaborated by Brown (2015). Behind the rhetoric of “empowerment” and “education,” such content deepens market logic within the most intimate dimensions of human life, weakening imaginaries of social solidarity and alternative economic arrangements.

This study not only exposes the discursive strategies of a single finfluencer, but also highlights a broader dilemma of digital literacy in the platform era. On the one hand, such content fills gaps left by formal education and stimulates public interest in financial matters. On the other hand, it carries an uncritical ideological package that risks reinforcing the very inequalities it claims to challenge. For this reason, critical media literacy has become increasingly urgent—not merely literacy in how to invest, but literacy in why certain success narratives are promoted, whose interests they serve, and which alternatives are systematically excluded from the discursive stage.

In closing, this study invites reflection on the notion that any genuinely transformative pathway out of poverty cannot be confined to self-optimization within an unequal system. It must involve a collective reimagining of justice, values, and shared purposes that extend beyond the logic of homo economicus. Deconstructing popular discourse is a necessary first step toward opening space for such alternative imaginaries.

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