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INGLIZ VA O‘ZBEK RAQAMLI REKLAMALARIDAGI MOLIYAVIY DA’VOLARNING RASMIY JAVOBLARDA QAYTA TALQINI

РЕФРЕЙМИНГ ФИНАНСОВЫХ УТВЕРЖДЕНИЙ АНГЛОЯЗЫЧНОЙ И УЗБЕКОЯЗЫЧНОЙ ЦИФРОВОЙ РЕКЛАМЫ В ОТВЕТАХ РЕГУЛЯТОРОВ

REGULATORY REFRAMING OF FINANCIAL CLAIMS IN ENGLISH AND UZBEK DIGITAL ADVERTISING

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Annotatsiya. Maqolada ingliz va o‘zbek tillaridagi to‘rtta raqamli reklama epizodi rasmiy javoblari bilan chog‘ishtiriladi. Hisobga o‘tkazish va foizga oid ifodalardan kelib chiqadigan pragmatik xulosalar tahlil qilinadi. Rasmiy javoblar foydaning shakli, uni olish sharti yoki stavka amal qiladigan muddatni aniqlashtiradi, shuningdek, kredit olishga da’vatni qayta baholaydi.

Kalit so‘zlar. freymlarni qayta shakllantirish, raqamli reklama, moliyaviy da’vo, pragmatik xulosa, ingliz tili, o‘zbek tili

Аннотация. В статье сопоставляются четыре эпизода англоязычной и узбекоязычной цифровой рекламы с ответами регуляторов. Анализируются прагматические выводы, которые поддерживают выражения со значением зачисления средств и указания на процентную ставку. Ответы уточняют форму выгоды, условия её получения или период действия ставки, а также меняют оценку призыва взять кредит.

Ключевые слова. рефрейминг, цифровая реклама, финансовое утверждение, прагматический вывод, английский язык, узбекский язык

Abstract. This article compares four English and Uzbek digital advertising episodes with their regulatory responses. We examine the inferences that expressions of transfer and interest support. Regulatory responses specify the benefit, the conditions for receiving it or when a rate applies. One response re-evaluates an invitation to borrow.

Keywords. reframing, online ads, financial claims, pragmatic inference, English, Uzbek

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Introduction

What is the reader supposed to do to receive the amount displayed in an advertisement? After booking a ticket on Trainline, a traveller encountered an offer of £20.87 cashback on a card. The regulator's account linked the payment to membership, a further purchase and a separate claim [1; Ad description, ad (b), and Assessment]. In an Uzbek bank promotion, the advertised amount for a new customer was 250,000 so'm. The Competition Committee's notice explained that the bank issued redeemable points with that monetary value [2; body paras. 2–3]. In both cases, the amount is readily identifiable. Its value to the customer depends on the transaction to which the amount refers.

The two promotions give the reader a plausible account of what happens next. A card or account supplies the destination for the advertised benefit, and the wording invites the reader to take a step towards receiving it. In the responses, these details become part of an explanation of how the offer works. The possibility of receiving the stated amount is separated from the impression that receipt follows directly from the action prompted by the advertisement.

We examine that change in four English- and Uzbek-language digital advertising episodes. The first comparison concerns online welcome rewards. The second concerns interest expressions in social media advertisements, one for borrowing and the other for a deposit. We ask which reading of the financial claim the wording and its context make readily available, then identify the part of that reading the authority revises. The comparison yields a distinction between specifying the terms of a benefit and changing how the decision to take it up is evaluated. The distinction matters because the same number can survive both kinds of reframing.

Literature Review and Methodology

Entman connects framing with the selection and relative prominence of information in a text. Placement and repetition can direct attention to some aspects of a situation and make particular evaluations or courses of action more accessible [3; pp. 52–53]. Applied to an advertisement, this account draws attention to the relation between a prominent amount and the surrounding explanation of what the customer must do. Grice's distinction between what an utterance says and what a hearer can work out from the utterance in context helps locate the inference more precisely [4; pp. 44–45, 49–50]. A reference to a card as the destination for money, for instance, can encourage a reading of the proposed action as a straightforward receipt of funds. That reading depends on the context in which the phrase appears. The same words can occur in instructions that spell out the steps for earning and claiming the money.

Once an authority incorporates an advertisement into a ruling, it puts the advertiser's words to a different use. Johansson's analysis of quotation describes how a speaker's words acquire a new position and function when they enter another discourse [5; pp. 139–141]. The cases here involve regulatory records, where a phrase that originally solicited action may become evidence of how the offer was presented. Petrova's study of political videoblogs also treats a response in relation to the earlier message it quotes or discusses. Her procedure includes checking the source that the respondent addresses [6; p. 10]. We apply this principle to a different genre. In each case we distinguish the advertiser's reported wording, the authority's description of the

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circumstances, and the authority's assessment. Where the record includes the advertiser's defence, we treat it as a separate account of the offer.

For this study, regulatory reframing refers to a publicly documented response that changes the grounds on which an advertised benefit is understood or evaluated. The response must address the same offer and make a different condition, interpretation or assessment relevant to it. An outcome such as a fine, on its own, supplies no linguistic evidence of what changed in the interpretation. This definition directs the analysis to the relation between texts. It also allows a distinction between an authority that specifies the duration of a rate and one that accepts the existence of an offer while questioning the action the advertisement encourages.

The case set comprises two rulings by the UK Advertising Standards Authority (ASA) and two cases published by Uzbekistan's Competition Promotion and Consumer Protection Committee, hereafter the Competition Committee. We selected episodes for which the record identifies a digital placement, supplies wording or a close account of a quantified benefit, and explains the authority's response. The web cases concern the Trainline version of a Complete Savings offer reproduced in an ASA ruling of 23 October 2024 and the new-customer bonus on AVO Bank's website, documented on 22 July 2024 [1; Ad description and Assessment] [2; body paras. 2–3].

The social media cases concern SteadyPay's paid Meta advertisement, seen on 13 November 2024 and addressed in a ruling of 12 February 2025, and IpotekaBank's Instagram promotion for its Super deposit, discussed in a notice of 10 July 2024 [7; Ad description and Assessment] [8; opening three paragraphs]. Both feature interest prominently. They allow a comparison of how an interest expression and its qualifications bear on a customer's decision, with the deposit and loan retaining their distinct financial purposes.

The common basis for comparison is the inference that links a stated financial benefit to the conditions under which the reader can obtain it or act on it. We establish the setting in which the reader encounters the figure, then identify the expression that gives it a practical meaning. For the response, we locate the contextual fact or evaluative language that makes a different interpretation available. The test is whether the response changes the paraphrase of what the reader receives, pays or undertakes. We compare the two languages by applying this procedure to each episode. The rewards offer a close functional comparison, and the interest cases allow us to examine the role of the rate expression across two types of transaction.

The public records preserve the advertisements through quotation and reported speech. The IpotekaBank notice summarises the rate statement, and the bank's separate product terms corroborate the schedule [9; PDF p. 1, product terms table]. A subsequent notice records the outcome of that case [10; opening two paragraphs]. We supply English glosses for the Uzbek expressions discussed in the analysis and identify reported wording where appropriate. The study concerns readings supported by the recorded texts. It leaves actual audience reception and the advertisers' private intentions open. Claims about differences in frequency between English and Uzbek would require a larger sample matched by product, platform and type of regulatory proceeding.

Discussion

Welcome rewards and the next action

The Trainline example begins after a completed booking. A banner directs the customer to a Complete Savings page, where a graphic of a card and the headline "Get

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your £20.87 cash back credited onto your card" accompany a form. The customer is asked for personal and payment details and a password. The page contains information about membership and a free first month followed by a charge of £18 per month. The ASA describes the fee information as less prominent than the cashback claims, with some references in material further down the page [1; Ad description, ad (b), and Assessment].

The first your in the headline presents the cashback as something already available to the reader. The second identifies the card on which the result will appear. Between them, the construction get X credited gives the directive a definite endpoint. On its own, it can simply name a benefit contingent on further action. Here, the completed booking and the position of the form make a narrower sequence plausible. The previous transaction appears to qualify the reader, and submission of the form appears to arrange payment. Requesting card details fits that reading because a card can receive a credit. The same details can also enable later subscription charges. The purpose of the request is therefore consequential to the way the offer is framed.

Webloyalty's account places weight on the language of claiming a reward and on the information about membership and a subsequent booking. The ASA reads the sequence from the consumer's point of entry after checkout. It treats the prominent amount and the form as cues that the earlier booking has already qualified the reader. In its assessment of the Trainline version, obtaining the reward required joining the programme, making a second booking within 90 days of the first and actively claiming the cashback. The ruling also records Webloyalty's statement that customers could redeem the reward if they cancelled within the free trial [1; Response and Assessment]. The authority's account consequently separates enrolment and the subsequent claim, two actions the page makes easy to read as one.

AVO Bank's website presented a bonus in the context of acquiring new customers. In its account of the complaint, the Committee records the wording "250 000 so'm Har bir yangi mijozga" ('250,000 so'm to each new customer') and "Hisobingizga 250 000 so'm olish" ('Getting 250,000 so'm into your account'). The notice's account of the website also gives an imperative variant, "Hisob raqamiga 250 000 so'm oling" ('Get 250,000 so'm into the account'). The complainant drew attention to actions customers needed to perform and to the award of points through the bank's app. The Committee explains the conversion at one so'm per point and the option to exchange points for money or use them to pay for the bank's services. It reports that the bank could not directly transfer the advertised amount into customer accounts and that a decision was taken to impose a financial penalty [2; body paras. 2–3 and final paragraph].

In the first Uzbek expression, har bir ('each') distributes the amount over individual new customers, whom the dative mijozga identifies as recipients. The second expression uses the verbal noun olish with hisobingizga. The latter combines hisob ('account'), the second-person possessive ending -ingiz and the dative -ga. It gives the amount a destination and identifies the addressee as the account holder. The imperative oling in the third formulation directs the addressee towards the same result. The wording thus gives the reader both an amount denominated in currency and a place for the money to go. The authority's explanation separates the points awarded under the programme from the money available after conversion. The one-to-one value makes it possible for the same figure to name both while obscuring the difference in how the value is delivered.

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The English headline gives the reader a possessive relation to the reward itself as well as to the receiving card. The Uzbek example with hisobingizga marks possession of the destination, while har bir yangi mijozga links the advertised sum to individual recipients in a separate formulation. Both sets of wording can make receipt seem the next step, despite those differences in how the recipient and the benefit are expressed. The responses interrupt that reading at different points. In the Complete Savings case, the cash value refers to an actual cashback reward, with enrolment and further steps governing entitlement. In the AVO case, the Committee's explanation puts a conversion between the award and the monetary receipt. We interpret these as changes to the conditions of claiming a benefit and to the identity of what is initially received, respectively.

Interest expressions in social media advertising

The IpotekaBank case turns on the period over which a number applies. The Committee describes an Instagram advertisement for the Super deposit using the wording yillik foiz stavkasi 26 foizdan ('annual interest rate from 26 per cent'). It then draws on information on the bank's site. For cash deposited at a branch, the annualised rate was 26 per cent for the first three months and 14 per cent for the next three. The corresponding rates for deposits made through the app were 26.09 and 14 per cent. The bank's product terms set out the rates by channel and period within a six-month term [8; opening three paragraphs] [9; PDF p. 1, product terms table]. The first notice announced that the Committee had opened a case. In its notice of 19 July, the Committee reported that its special commission found the advertisement improper and decided to impose a financial penalty [10; opening two paragraphs].

The adjective yillik identifies the annual basis on which the interest rate is expressed. The suffix -dan in foizdan marks a starting point. Neither form specifies the interval within the deposit term for which the displayed rate is available. A reader can accordingly understand the quoted figure as the lower end of the rates available for the product, especially since the statement predicates it of the named deposit. The schedule supplies two dimensions that change that reading. The channel explains the difference between 26 and 26.09 per cent. The time interval explains why both starting rates give way to 14 per cent. Once those dimensions are specified, the figure of 26 per cent is the annualised rate for one part of one version of the deposit. The linguistic issue lies in the scope assigned to the figure when the product and the starting rate occur together in the reported wording.

The English case likewise combines a prominent rate expression with a more detailed account of the transaction. In the SteadyPay video, the speaker asks about a desired Black Friday purchase and shows cash appearing after she uses a phone. The caption presents the CashWave loan in these terms. "With SteadyPay, you get a £300 interest-free boost, split into 3 easy monthly payments." The video gives three £100 instalments, states an annual percentage rate of 91.26 per cent and includes a representative example in small print. In that example, zero interest accompanies £90 in subscription charges, taking the total paid to £390 [7; Ad description]. The example provides an explicit basis for distinguishing interest from total cost.

The caption uses boost to name the money from the standpoint of the shopper who gains access to it. The adjective interest-free characterises one component of the cost. In the context of a question about affording a purchase, the expression and the depicted cash together invite a reading of the product as immediate spending capacity. The word

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easy qualifies the instalments as manageable, whereas the small print gives the price of maintaining an outstanding balance. In the account reported by the ASA, SteadyPay described the monthly fee and its checks on applicants' eligibility and ability to repay [7; Response].

The ASA's assessment takes the social responsibility of the invitation to borrow as its issue. It interprets the references to the sales and the quick application, alongside the appearance of cash in the video, as encouraging consumers to borrow for purchases they could not afford. The authority upheld the challenge on those grounds [7; Issue and Assessment]. In our analysis, the response changes the role of the proposed purchase. The advertisement presents it as an opportunity the loan can make available. The authority treats it as a reason to scrutinise taking on debt. A reader could understand the quoted costs in full and still face the question of whether the ad encourages an imprudent decision.

Results

Table 1 identifies the specific change in each episode. The terms in its final column describe the changes we infer from the juxtaposed texts. They are analytical descriptions of the cases, distinct from the authorities' own categories of breach.

Table 1. Changes in the interpretation of the advertised benefit

Episode	Promoted benefit	Context supplied by the response	Reframed aspect
Complete Savings [1]	£20.87 cashback following a booking	Programme enrolment, a second booking and an active claim	Conditions of entitlement
AVO Bank [2]	250,000 so'm directed to an account	Points credited at an equivalent value and convertible to money	Form of the initial award
IpotekaBank [8]	Deposit rate from 26% a year	Higher annualised rate for the first three months, 14 per cent thereafter	Period to which the rate applies
SteadyPay [7]	Immediate access to £300 at zero interest	Borrowing for discretionary purchases during a sale	Evaluation of the decision to borrow

Two forms of regulatory reframing emerge from the comparison. The first concerns the conditions under which the promotional claim holds. A paraphrase of the AVO offer after the response must name points as the object of the initial transfer. A paraphrase of the Super deposit offer must link the stated rate to the opening interval. The second form concerns the evaluation of the proposed action. In SteadyPay, the

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authority interprets the urgency of the offer as part of an invitation to incur debt for discretionary spending. These forms can be distinguished by asking whether the response changes the practical content of the offer or the grounds for judging a decision to accept it.

The location of a qualification makes a separate difference to the evidence. In Complete Savings, the ASA could compare the visibility of the membership cost with that of the welcome reward on the same page. The Competition Committee reported an omitted qualification in the IpotekaBank advertisement and supplied it from the bank's website. In the first case, relative prominence is part of the finding. In the second, the comparison depends on a contractual schedule recovered from another text. Treating both cases simply as omissions would erase this distinction.

The distinction is relevant to the study of manipulative potential. Where a documented term conflicts with a reading that the advertising supports, the comparison identifies the point at which that reading could mislead. In the deposit case, a depositor who took 26 per cent as the starting rate for the entire term would use the wrong rate for the second period. In SteadyPay, the ruling supplies evidence about how the message presents discretionary borrowing as an immediate solution. This evidence bears on the evaluation of the invitation, a different question from whether the quoted zero interest describes the total cost.

The proposed criterion also makes it possible to say what evidence would settle a doubtful classification. If a reply reproduces a monetary headline and reports a penalty, the analysis still needs a passage that connects the headline to an altered reading. The Committee's explanation of conversion supplies that passage for AVO. The ASA's account of the link between speed of access and borrowing for the sales supplies it for SteadyPay. In each case the comparison rests on an identifiable change in the interpretation of the same offer.

Conclusion

Comparing the advertisement with the institutional response makes the link between linguistic form and consumer action open to examination. The welcome reward cases illustrate the value of starting from that link. The English construction presents the reward as the addressee's and directs the credit to their card. The Uzbek formulations connect the benefit to each new customer and mark the account as its destination through possessive and case morphology. The practical inference about receipt can be compared even though its grammatical expression differs.

For the study of reframing, a response is informative when it locates the point at which the offer needs to be understood differently. That point may be the identity of what the customer receives, the condition governing the benefit, or the evaluation of the proposed action. Tracing it to the wording of the offer and to the authority's stated grounds gives a comparative analysis a verifiable unit of evidence.

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