Discursive Styles and Strategies in (De)Legitimising Support For Nigeria's Cashless Policy on X

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Abstract

The study explored how tweeters (de)legitimise support for the cashless policy implemented by the Central Bank of Nigeria in 2023. The study examined the language styles deployed by tweeters in (de)legitimatising support for the cashless policy, the interplay of other factors that impact tweeters' (de)legitimation of support for the policy and the discursive styles deployed to (de)legitimise support for the cashless policy. Data were obtained from Twitter using SNScrape in Python, from January 2023 to April 2023. Leeuwen's (2007) legitimation theory and Ross and Rivers' (2017) delegitimation model formed the theoretical grounding for the analysis. The study observed the use of sarcasm, metaphors, verbally aggressive speeches, hyperboles, humour, optimism, evaluation and Twitter narratives as discursive strategies employed by Tweeters in (de)legitimising support for the economic policy. Also, specific economic factors like lack of infrastructure to aid the efficient running of the policy, poor online banking services, level of illiteracy as regards electronic banking, unstable power supply and poor internet connection have a major impact on (de)legitimising support for the policy and finally, discursive strategies such as rational, mythopoesis and authorisation (de)legitimation were

deployed by Tweeters in (de)legitimising support for the cashless policy. The digital discourse analysis of tweets in this study confirms that the cashless policy, though having good potential, did more harm than good.
Keywords: Cashless policy**,** legitimation, delegitimation, discursive styles/strategies, X (Twitter), social media.

1. Introduction

Government policy is an institutionalised proposal or decided set of elements like laws, regulations, guidelines and acts to solve relevant and real-world problems guided by a conception and often implemented by programs. These policies include- regulatory policy, restrictive policy and facilitating policy (Chapel, 2015). When the government make policies, different sectors of the country are affected. Examples of government policies that have been implemented in Nigeria are the Forest Policy Formulation (1890), the Poverty Alleviation Policy (1972), National Housing Policy (1985), The reviewed National Employment Policy (1995), the National Petroleum Policy (2017), and Cashless policy (2012 and the recent 2023, among others. The landscape of governance in Nigeria underwent a significant transformation with the Central Bank of Nigeria's (CBN) announcement in 2022 to implement a cashless policy in 2023.

This sweeping reform was proposed to reduce the use of cash, promote electronic payments, curb corruption, and make transactions more transparent. It was also intended to modernise Nigeria's payment system in line with the country's vision to become one of the top 20 economies by 2020 (Olayinka & Akinademo, 2023). This profound shift immediately ignited widespread discussion across social media platforms, with Twitter (now known

as X) emerging as a primary channel for public opinion and debate on the policy's consequences.

The digital arena of public discourse and its impact

This policy sparked intense debate among netizens, transforming the way Nigerians engage with political issues. There are some who championed the CBN's initiative, viewing it as a positive step towards modernising Nigeria's economy and making transactions more efficient, pointing to benefits like convenience, speed, and security through digital payments. Conversely, a vocal opposition voiced deep concerns regarding the policy's potential negative impact on low-income Nigerians and small businesses without access to electronic payment systems, and the harm to those who rely solely on cash (Nwoko & Muhammad, 2023).

Twitter's prominence as a channel for political discourse, with its capacity for instantaneous communication and broad reach, has transformed how Nigerians engage with political issues. This platform enables users to exchange news, voice opinions, and participate in political debates with politicians and policymakers. Features like retweets, hashtags, and trending topics significantly influence public perception and policy decisions. Twitter was created in 2006 but became officially known as X in 2023. X is a social networking service that has become one of the world's largest social media platforms (Kolodny, 2023).

With over 400 million global subscribers, including 5.75 million Nigerians (Olanrewaju, 2024), it serves as a powerful medium for political talk and engagement. Both young adults and adults who are politically conscious now use social media to redefine political engagement by finding new ways to express their political preferences outside traditional channels (Keating and Melis

2017; Bode 2017). This evolving digital engagement means that understanding the nuances of online language is more crucial than ever, particularly in terms of its impact on support for government policies. While politicians use social media to reach wider audiences, netizens also use it to express their likes and dislikes and react to political institutions and actors.

(De)Legitimation: Language styles, economic factors and discursive strategies

The dynamic interplay of public sentiment, often amplified by the unique political landscape of X, underscores the critical role of (de)legitimation in shaping the public's acceptance or rejection of government policies (Uhlin & Verhaegen, 2023). Legitimation is understood as a process where an act, ideology, or policy becomes accepted or normalised by aligning with norms and values within a given group or society, providing explanations and justifications for an institutional tradition. As Vaara (2014) defines it, legitimation creates a sense of positive, beneficial, ethical, or acceptable action in a specific setting.

In contrast, delegitimation refers to the process by which an entity, such as a government, loses or diminishes its perceived legitimacy or credibility in the public's eyes. This process, defined by Ross and Rivers (2020) as a public challenge that undermines the reputations of corporations and other institutions, often results from factors like perceived corruption, failure to meet expectations, or erosion of trust, which can lead to reduced support or protests. Several studies collectively enhance our understanding of how social media discourse influences the legitimation and delegitimation of policies. For instance, Ganaah, Nartey, and Bhatia's (2022) work on Jerry John Rawlings's revolutionary discourse in Ghana reveals how strategies like appeals to tradition,

nationalism, and populism, along with specific language and symbols, are used to garner support for policies. This demonstrates how online users can employ similar discursive techniques to legitimise various policies, including economic ones.

Another study by Leeuwen, Kobusingye, and Maiyo (2023) illustrates the application of legitimation strategies in developmental interventions, offering a valuable perspective on policy implementation. It is also crucial to acknowledge the dual-edged nature of social media engagement: while it facilitates political discourse, it can also lead to the spread of misinformation. Research by Bode (2017) and Valenzuela et al. (2019) highlights this, noting that misinformation can paradoxically increase political engagement while also polarising beliefs and fostering distrust. Furthermore, a recent study by Uhlin and Verhaegen (2023) investigates how elites utilise legitimation and delegitimation strategies to influence international organisations, providing valuable insights into the power dynamics and discursive tactics involved in policy legitimation.

This work also illustrates how various stakeholders, including corporate entities, political parties, and governmental bodies, employ specific strategies to shape public discourse in the social media space. While these studies do not focus directly on the Nigerian cashless policy, they lay a crucial foundation for comprehending the essence of discursive strategies that can be used to shape netizens' support for policies. These insights are particularly relevant to contexts like the Nigerian cashless policy, emphasising how social media platforms act as powerful tools for both legitimising and delegitimising policies through the dissemination of narratives and information, or even misinformation.

Despite the evident impact of social media on political engagement, there remains a notable gap in systematic investigations into the specific language patterns used by the public to express support or opposition to government policies on social media, especially in Nigeria. This research delves into the intricate mechanisms by which the Nigerian cashless policy was either supported or opposed online. Specifically, the paper investigates the diverse language styles deployed by Tweeters. Additionally, it ascertains the key economic factors that underpin the Tweeters' decision to legitimate or delegitimate the policy.

Furthermore, we explore the specific discursive styles and strategies employed by netizens to express their stance, drawing upon (de)legitimation models. This study contributes significantly to understanding how language, economic realities, and digital platforms coalesce to influence public reception of national policies, offering valuable insights for language studies, communication studies, and political studies. It represents contemporary research focusing on Nigeria's 2023 cashless policy, giving perspective in legitimisation of support for government policies by the social media public, lending a voice to discourses on legitimisation.

2.   Theoretical Orientation

Legitimation theory
Legitimation theory, first proposed in 1996 by Theo Van Leeuwen, is a process where a speaker or social actor validates, licenses, or legitimates a social act, word, or behaviour for various reasons. There are four main classifications of legitimation as discussed by Leeuwen (2007). *Authorisation* is a form of legitimation that refers to an authority, such as a traditional, legal, or institutional figure. It can be subdivided into custom authorisation, which involves norms,

habits, and cultures, and conformity authorisation, which deals with the influence of policy regulation, the rule of law, and status. *Moralisation,* which is another form of legitimation, refers to the discourse of value systems, such as rights and wrongs. It presents an idea or practice as morally right or just, making it seem morally justified and acceptable in a context or society. It is grouped into three forms: evaluation, abstraction, and comparison moralisation. *Rationalisation* involves justifying an idea or practice by presenting it as being based on reason or logic. It is divided into instrumental and theoretical rationalisation. Instrumental rational legitimation involves using deductive reasoning to prove the validity of an idea or practice, while theoretical rationalisation uses underlying principles or theories to support an idea or practice.

Finally, *mythopoesis* encompasses conveyed narratives that reward legitimate actions and punish non-legitimate actions. It aims to create a sense of shared meaning and identity around the idea or practice. There are two main forms of legitimation by mythopoesis: collective mythopoesis and individual mythopoesis. Collective mythopoesis involves using myths to create a shared identity for a group of people, while individual mythopoesis involves creating a personal myth or narrative for an individual or oneself.

Other scholars who have discussed legitimation include Dijk (1998), who explains that legitimation "justifies official action in terms of the rights and obligations, politically, socially, or legally associated with that role or position." Other scholarly views of legitimation include the claim that legitimation is typically political, supported by studies on political issues such as migration, campaigns, political parties, and media involvement in such issues. These modifications in legitimation strategies can be observed, making the field increasingly diversified in terms of methodologies. Martín-Rojo and Dijk (1997) present a broad perception of

legitimation, claiming that the socio-political and discursive act of legitimation may be analysed at least at the pragmatic, semantic, and socio-political levels.

Delegitimation model

Ross and Rivers (2017) introduced a delegitimation model of the Legitimation framework, which is an inverted form of Leeuwen's approach. The model focuses on the role of language in delegitimising political actors and institutions, using strategies such as negative framing, sarcasm, and mockery to undermine their credibility, reputation, or legitimacy. The theory suggests that discursive practices, such as language and narrative, play a crucial role in constructing the legitimacy of political actors and institutions.

The model identifies four main delegitimating strategies: valuation, truth, reason, and myth. Truth is used to legitimise an actor or institution through claims of credibility, which can be achieved through expertise or evidence. Validation is based on the social process of legitimation and delegitimation, focusing on how a social group determines what is considered legitimate or not. Myth is based on stories, symbols, and narratives, shaping our understanding of the world and influencing our perception of what is legitimate or not. Valuation is based on judgments of worth, focusing on the values and priorities of the person making the judgment. The model proposes that these strategies can be combined to form a "delegitimation framework," which can be summarised into authorisation, rationalisation, moralization, and mythopoesis forms of Leeuwen's legitimation, but strategically used in an inverted negative form.

This study adapts Leeuwen's (2007) legitimation theory and Ross and Rivers' (2017) Delegitimation model as the theoretical

framework for its research analysis. This is because the study has to do with both legitimation and delegitimation of support by X netizens on Nigeria's 2023 cashless policy. Leeuwen's (2007) legitimation approach was used in part of the analysis to examine some tweets to legitimate/support the policy, while Ross and Rivers' delegitimation model was used to examine tweets that legitimate/delegitimate support the policy. The theoretical models were adopted for the present study to show how these discursive strategies are present in tweets of X netizens and how they can spoil your plan.

3.   Methodology

The study uses a qualitative research approach as it focuses on employing discourse analysis to gather, arrange, classify, and interpret a corpus of tweets. This study explores how language interacts with political and social circumstances within the field of applied linguistics. The research investigates how X discourse impacts opinions of Nigeria's cashless policy by applying Ross and Rivers' delegitimation model and Leeuwen's legitimation framework. From January to April 2023, the study collected 3000 tweets from more than 1000 distinct X users. Of those, 60 tweets were chosen for a thorough analysis that matched the goals of the study. X was selected because of its wide range of users, especially the politically active Nigerian population, which provides insights into the advantages and difficulties of digital democracy.

SNScrape, a Python data scraping technique, was used to collect corpus samples, which made it possible to automatically extract tweets that are relevant. This approach made it easier to collect X data about the cashless policy, which allowed for further analysis for a range of uses, such as discourse analysis of tweeters' opinions about the cashless policy. The study used a qualitative research

approach and examined tweets that demonstrated how consumers justified or discredited their support for Nigeria's cashless policy. Utilising the frameworks developed by Leeuwen, alongside Ross and Rivers, the study examined how users' discursive strategies, language styles, and economic variables affected their ability to obtain support and reveal the nuances of (de)legitimation. The use of X as a source for this research aligns with the X fair use law (2023) and is objective, as no particular X user was specifically targeted; hence, there was no need for ethical clearance, since data was not obtained from human participants.

4.   Data presentation and analysis

The language styles deployed on X to either legitimate or delegitimate support for Nigeria's 2023 cashless policy represent a complex blend of argumentation, evaluation, and storytelling. This paper categorises these discursive styles into the following key types. Note that references made to the tweets are in italics.

1.   Sarcasm

This style is often used to express negativity, such as criticism, disdain, and discontent, frequently in an ironic tone to convey frustration, anger, or aggression (Tannen 1994; Eoyang & Frickel 2019). Tweeters used sarcasm extensively through mockery or ironic statements to delegitimate support for the cashless policy. While it may appear polite or positive on the surface, its underlying intent is negative and impolite. See excerpts from tweets.

In one of the excerpts, we see a Nigerian Tweeter who mocks the Apex bank, calling them "*clowns*" with double clown emojis. In the first sentence of another excerpt, another Tweeter ironically pleads with his online banking customer service @accessbank_help, to "*please don't be unfortunate*." From another excerpt, it was obvious

that the Tweeter had difficulties carrying out a successful online transaction due to poor internet connection and traffic caused by the cashless policy. Additionally, we see the use of sarcasm in another Tweeter's narrative, which reads, "*but again will Access allow you make transfer in peace*", "*we'll run to Palmpay and Opay, then CBN will shut them down.*" These Tweeters deployed sarcasm to express their different personal experiences with the effect of the policy.

2.   Verbal Aggressive Statements

Verbal aggression is negative or destructive communication that attacks an opponent rather than a problem (Ukaegbu & Eze, 2023). Its use causes harm, whether directly, indirectly, ambiguously, intentionally (Canary & Spitzberg 1993) or unintentionally (Mcstay & Kristen 2020). These statements can also be intentional acts of hurting feelings with words, taking forms such as confrontational, provocative, indirect, cruel, or threatening. In an excerpt, an X netizen refers to former vice president of Nigeria, Prof. Yemi Osibanjo, as "*a disgrace*" simply because he (Osibanjo) tweeted in support of the cashless policy, stating the benefits to the country if the policy is effectively operated. The use of such verbally aggressive comments shows the level of frustration experienced by the Tweeter. In another excerpt, a Tweeter calls Fani Kayode (a popular Nigerian lawyer and politician) a 'thief' for supporting the cashless policy. Though the "lol" in the statement made it ironic, the message was passed.

We also see where another Tweeter threatens his bank, saying, "*if I collect beating from this place you will hear from my lawyer.*" This threat was geared by anger and frustration due poor online banking services, which led to the same Tweeter, to insinuate that the CBN governor "*Emefiele could be the most underperforming CBN governor in decades*" However, the Tweeter further blatantly

tagged the governor *"the worst CBN governor Nigeria has ever had...too bad.*" All these verbally aggressive statements against government officials were made due to the negative effects of the policy on Nigerians.

3.   Hyperbole

This involves using exaggeration not meant to be taken literally, often making statements "far beyond the possibilities of truth" (Danesi 2020:190). Tweeters used hyperbole to express their intense frustration with the policy's negative effects. We have excerpts where Tweeters respond to the tweet made by Naija, which reads, "*What did the cashless policy achieve again?*" Both tweeters responded to this question using hyperbolic statements. One Tweeter's response described the policy's achievement, saying, *"premium suffering, followed by renewed shege."* While another Tweeter's reply described the policy's achievement as *"the cashless policy ruined lot of businesses with ease".* These two Tweeters deployed hyperbole as seen in how they used the adjectives "premium" and "ease" to qualify the preceding nouns. Also, we see another Tweeter being hyperbolic about how hungry he is, due to lack of cash, he says; "I need cash ooh...hunger has struck me."

4.   Humour

Humour is a key language style on X, which often appears as jokes, puns, banter, or clever wordplay. It is used to diffuse tension, lighten the mood, or express ideas in a light-hearted, less intimidating, or funny way, creating a shared experience among Tweeters. Some excerpts are humourous in one way or another. We see in one of the tweets where an X netizen made a clever wordplay, using the football goal score to refer to Nigeria's 2023 cashless policy. In a game where Liverpool (an English Premier League football club)

was initially losing two goals to nil ended with a win of five goals to two. The Tweeter likened the football match to Nigeria's cashless situation, where in order to get five thousand cash, one has to pay a POS withdrawal fee of two thousand naira. In another tweet, we see the Tweeter joking with the consequences of the cashless policy. He listed the evidential effects of Nigeria's cashless policy but added three laughing emojis. The presence of these emojis in both tweets passed an overwhelming, frustrating message across, but in a humourous, light-hearted manner.

Yet another Tweeter, while venting her frustration, quoted the politician Wike, and deployed the Igbo statement, see excerpt- *"tinyere ha ogba anyara"* (put confusion in their midst). "*In the voice of Wike*", the statement is a humourous one. Finally, in another excerpt, we see another humourous narrative used by a Tweeter to explain how frustrating online banking services are, "*but again will Access allow you make transfer in peace",* he continues to say that "*Zenith will take a whole year to show debit and credit alerts"* All these expressions out of experiences were communicated by these Tweeters in a light-hearted way, which makes the overwhelming situation look light and at ease.

5.   Optimism (Prayer or Expression of Hope)

Optimism is when you have a positive perception of adversity, seeing it as manageable and temporary (Ben-Shahar & Scioli 2022), "even when there is little evidence to support that belief" (Fredrickson 2020:27). It also involves believing positive outcomes will occur even with little supporting evidence, essentially an expression of hope and prayer. Many Nigerians, drawing from their religious beliefs, expressed optimism on X for divine intervention during the cashless policy. Many Nigerians belong to one religious organisation or the other, where they draw their hope, faith and

belief. During the cashless policy, X netizens were optimistic that their "God" would see them through. We show an excerpt, where a Nigerian Tweeter says "*This cashless policy in Nigeria shaa won't work oo. Na God save me this evening using USSD. Ndi UBA (UBA people) na mobile banking, ya diba!* (let it be endured)". In another, a Tweeter sounded hopeful with the words "*in the end, we will all (hopefully) see the light.*" Yet another prays that the CBN governor, Godwin Emefiele, excerpt- "*continues to face the law until justice is served,*" because he implemented the cashless policy which led to the death of many Nigerians. Another Nigerian Tweeter asks "*God to see us through bad government",* while referring to the year 2023, as "*a year every Nigerian will forever remember.*" The use of God and praying emojis, evident in these tweets as seen in those excerpts, shows they are optimistic and hopeful.

6.   Comparison (**Metaphors**)

Comparison is a type of rhetorical device used to highlight similarities and differences between ideas or things, which can be explicit or implicit. Given X's character limit, users employ this concise and creative communicative style, which includes metaphors and similes as forms of comparisons. A Tweeter metaphorically refers to POS withdrawal charges as tithe, excerpt- "*I hear say POS operators now collect tithe instead of charges*". This shows the negative effect of the cashless policy, leading to cash scarcity, which in turn led to the inflation of POS withdrawal charges by POS operators and owners. Another Tweeter made an explicit comparison of Nigeria's 2023 cashless policy and India's cashless policy. He identified three common negative similarities between the two policies.

7.   Evaluation

This rhetorical device involves judging or assessing something based on established criteria. In the context of the cashless policy, Tweeters evaluated it based on its effects on the economy, social justice, and personal experiences. Evaluative language uses adjectives and adverbs to express approval or disapproval, often to persuade others. Two different Tweeters evaluate (according to one of them) that "*we can now agree that Nigeria's banking system is not ready for the cashless policy things*". After which, the other tweeter referred to both Zenith and Fidelity banks as failures because he was unable to transfer.

Another Tweeter evaluates four reasons why a cashless policy will not function effectively in Nigeria. According to him, *"cashless policy when over 70% of citizens are illiterates, over 20 million children are out of school, some people in the rural areas does not have internet and the country is without 24 hours electricity*". All these points noted by the Tweeters are infrastructures that CBN ought to have considered before implementing the cashless policy. Another excerpt, is a tweet where a Tweeter evaluates the consequences of the policy on the society, which reads; *"we saw the dead, we saw pains and anguish. We saw people buying their currency at to 30% premium. We saw people trading by barter..., nothing can wipe away the agony of that period."*

In the final excerpt that brings out this point, we see another Tweeter expressing his disappointment after evaluating the cashless policy as *"a good policy wrongly implemented*", and *"you lack planning execution. Your leadership just failed in their assignment*", while replying to a tweet posted by the central bank.

8.   X narratives

This refers to the use of storytelling to communicate ideas, share personal experiences, or provide commentary on social or political issues to engage with others on a platform (Johnson 2017). Narratives can be a single tweet, a series, or an entire account. In one of the excerpts, we see a stranded Tweeter narrating how he got stranded after taking *Bolt* (taxi), around 6 am, only to get to his destination, and his bank app was not working for transfer, and the driver had no POS machine, thereby having no means of payment. In another, a Tweeter tells a short story of the destruction caused by "mad" and frustrated masses over failed transactions. We see again another Tweeter who narrates her experience in the market, saying*, "Am stuck at the market because of cashless policy in Nigeria, my bank is also not helping."* While in another excerpt, a Tweeter from the medical sector narrates how *"patients are dying because they do not have the cash to pay for their drugs."* This shows how Tweeters deploy personal narratives to recount their ordeals during the cashless policy.

The impacts of economic factors on the (de)legitimation of the cashless policy

Economic factors played a significant role in both legitimating and delegitimating Nigeria's 2023 cashless policy on X. The source primarily focuses on economic factors, and does not provide information regarding religious or ethnic sentiments as direct tools for (de)legitimating the cashless policy specifically. Some key economic factors identified are:

1. Lack of infrastructure to aid the efficient running of the policy: Before implementing such a policy, the Central Bank of Nigeria (CBN) should have established necessary infrastructure like 24-hour working Automated Teller Machines (ATMs) and Point of

Sale (POS) machines. These infrastructures are costly and, if not well-maintained, can lead to unreliable service or security breaches. There was also a need to educate the masses on the technology. Examples of this factor are seen in the following tweet excerpts.

The following Excerpt represents a Tweeter's narration on how Nigerian banks are not prepared for the monetary policy. The tweet which reads: "*but again will Access allow you to make transfer in peace, without wiping 400 naira unnoticed from your account? Or won't Zenith bank take a whole year to show debit and credit alert*" shows the consequences of the policy on commercial banks who are unprepared for the policy. We see another excerpt making a similar complaint in a humourous way; *"POS not working. ATMs are empty. Transfers not dropping.*" In another, we see another Tweeter respond to a tweet made by the Central Bank saying, "*Nigerian internet network system should be the first priority before cashless policy implemented.*" Conclusively, from these tweets, it is obvious that enough good and working infrastructures, i.e. stable network system, stable power supply to aid the POS machines, ATM machines and transfers run smoothly.

2. Poor Online Banking Service: For a cashless policy to operate effectively, stable and functional online banking services are crucial. Without this, transactions become difficult and frustrating, leading to a lack of public support. The CBN implemented the policy without proper preparations in this regard. See excerpts that point to this. One reads, "*Nigerian banking system is not ripe for cashless policy...*" We see a Tweeter complain about failed transactions naming two of Nigeria's biggest commercial banks- Zenith and Fidelity, that

failed him. We see another Tweeter complain about the "*bank networks for transfer being too fucked up*." While in another excerpt, another Tweeter notes that with "*a little increase in traffic, Nigerian banks are misbehaving all week*" He furthers that, "*insistence on cashless policy with the current state of these financial institutions is only going to wreak further suffering*". From these excerpts, the factors of poor online banking services have led to tweeters delegitimising the policy, thereby opposing it.

3. Level of Illiteracy (especially Regarding Electronic Banking): Many Nigerians, particularly adult petty traders and those in rural areas, lack bank accounts, ATM cards, or mobile phones for electronic banking. Some do not even know how to use ATMs. The Apex Bank should have enlightened the masses on online banking steps and requirements, especially in rural areas, which are central to a cashless society. A Tweeter in response to a tweet made by the then Vice President Osibanjo, stated the percentage of illiteracy in a country that wants to operate a cashless system. According to the tweet, "*cashless policy when over 70% of the citizens are illiterates*." We see another Tweeter, who thinks there is a need for the Apex bank, "*to organise a seminar for the general public on how and where this policy is applicable*" Another Tweeter on the same 'enlightenment' subject, questioned the work of NOA (an organisation created to enlighten the public on cashless policy). While the Tweeter in the last excerpt in response to a tweet made by the CBN governor and CBN, questioned whether they are "*making life more miserable for citizens back home in villages where they know nothing like cashless policy*." All these tweets point to the need

to enlighten the masses about the cashless policy before its implementation would underscore the plight of rural populations.

4. Unstable Power Supply: A nation aiming for a cashless system must have a stable power supply. Unstable electricity is a significant problem in Nigeria. CBN should have ensured stable power to aid efficient policy implementation for both the banking system and the masses, as mobile phones, laptops, computers, POS machines, and ATMs all require electricity. In two excerpts, we see Tweeters responding to political personalities on the negative effects of the cashless policy. In the ending part of one of the excerpts, we see a Tweeter while responding to Osibanjo's tweet, questioning the implementation of the cashless policy, saying, "*cashless policy in a country without 24 hours electricity.*" While in another excerpt, a Tweeter in response to the CBN's tweet, asked, "*with which network? Some have no experienced electricity.*" The factor of unstable power supply ought to be resolved before implementing a cashless policy because all the gadgets that make a cashless society need electricity.

5. Poor Internet Connection: This is a major cause of poor online banking services. In a cashless system, banking transactions are online, requiring internet connection. However, many Nigerian communities lack internet access, yet CBN implemented the policy without considering these areas. We see Tweeters tweet their experiences of the cashless policy as regards poor internet connection, leading to increased traffic on online banking sites. Particularly in one tweet, a user responds to Osibanjo's tweet, where he enlists reasons why a country like Nigeria should not implement a cashless policy. The tweet reads: *"cashless policy…*

when some people in the rural or hard to reach areas doesn't have internet". This is an economic factor that contributes to the deligitimation of the cashless policy. Another Tweeter narrate how he was debited by his bank after a failed transaction while using the POS, which has not been reversed. Another excerpt shows how a Tweeter humourously tweeted about his experience- "*POS not working*", due to poor internet connection. "*ATMs are empty*", due to cash scarcity. "*Transfers not dropping*" due to much traffic on online banking sites/apps. A stable network connection is one of the most important key factors that make a cashless society. All these factors ought to be considered before implementing a cashless policy.

Exploring discursive strategies deployed to (de)legitimate support for Nigeria's cashless policy on X
The study, as stated earlier, adopts the discursive strategies from Leeuwen's (2007) legitimation and Ross and Rivers' (2017) delegitimation models. These strategies were used by Tweeters to (de)legitimate Nigeria's 2023 cashless policy.

1. Rationalisation (De)Legitimation: This strategy legitimises or delegitimises an idea based on logic and reason. Nigerians widely used this approach on X. The CBN rationally legitimised the policy, stating it would "*boost economic opportunities for small businesses and rural communities to facilitate trade and improve livelihoods. Thereby boosting economic growth*". Similarly, Vice President Yemi Osibanjo supported the policy, arguing that "*when effectively operated, a cashless policy in Nigeria can help stem the surge of illicit election financing by making it possible to track funds*". We see from excerpts of Tweeter responses opposing the CBN's rationalisation by stating that the policy needed to be "made available in rural areas in

Nigeria", questioning "*with which network? Some have not experienced electricity*", and insisting "*Nigeria internet network system should be the first priority before cashless policy is implemented*". Against Osibanjo's view, Tweeters called him "*a disgrace*" and argued the policy was "*making the rich richer and the poor poorer*" due to charges for online transactions, leading one to consider not keeping money in the bank. Another Tweeter listed four logical reasons for delegitimising support for the policy.

2. Authorisation (De)Legitimation: This involves using authority to legitimise or delegitimise a person or institution by granting or withholding approval. On X, this took the form of endorsements or criticisms. Social media users leveraged their accounts to (de) legitimise support by conferring or denying credibility/authority. While an older study on political fake news found authorisation to be the most frequent legitimation strategy, accounting for 46.6% of occurrences, primarily through expert and role model authority, the application to the cashless policy here demonstrates its use for both legitimation and delegitimation. President Muhammadu Buhari deployed authorisation legitimation by acknowledging that even when "*cash shortages and hardships are being faced by people and businesses...*" he assured Nigerians that "*we are doing everything to resolve these issues...*". The CBN also authorised legitimation by citing the "*Nigeria's house of representative @HouseNGR leadership hails CBN cashless policy; pledges to support@cenbank to achieve its mandate*" (excerpts). Despite President Buhari's tweet, Tweeters delegitimised their support, accusing him of *"making us suffer, it is not fair*" and claiming he had "*no idea about the hardship being faced by people*" (excerpt), suggesting that the CBN governor should have been

sacked for incompetence. Even with the authority of the CBN and the House of Representatives, the masses delegitimised support due to real-world issues like failed transactions, online traffic, and delayed transactions, leading to frustration, angry mobs, and loss of small businesses. These excerpts show the interplay of authoritative statements and public dissent.

3. Mythopoesis (De)Legitimation: This strategy involves using narratives or stories to shape perceptions of what is legitimate or not, with outcomes that reward legitimate actions. For this paper on the cashless policy, mythopoesis refers to non-fictional and real-life narratives that influence worldview. Despite potential good results, mismanagement and lack of preparation led the policy to cause more negative effects, prompting netizens to delegitimise it through narratives. Reno Omokri, a public personality and Nigerian politician, used mythopoesis to legitimise his support, narrating that "*no Nigerian that needs more than hundred-thousand-naira cash a week...*" and that "*other than paying bus conductors and buying groceries, everything can be done cashless*". He further claimed that "*kidnappers, bandits and sexual bandits (urgent 2k girls) fighting this cashless policy using political godfathers*" (Excerpts). The CBN also used mythopoesis with an audio-visual tweet showing a sugarcane seller using a POS machine, tagged "*there are no boundaries to going cashless,*" aiming to encourage Nigerians to adjust.

Even after Omokri's narrative, Tweeters delegitimised support, with one calling him "*olodo*" (empty head) for not living in Nigeria and thus not knowing the reality. Another Tweeter used a narrative about "*lack of network for almost 12 hours from MTN*" to logically argue that failing to meet necessities before policy implementation creates

more problems than it solves. Netizens also delegitimised the CBN's narrative, as seen in X's personal experience with UBA debiting her after a failed transaction without a refund. The counter-narratives in the above excerpts effectively convey personal experiences that challenge the official narratives.

5. Summary of findings

This study examines the communication styles and strategies used by X users to legitimise or delegitimise support for Nigeria's 2023 cashless policy. The data collected from X between January and April 2023 primarily focuses on how Nigerians expressed their experiences and opinions regarding the policy. The language styles used on X were a complex mixture of argumentation, evaluation, and storytelling. Eight distinct categories were identified, largely used by Tweeters to express negative sentiments and delegitimise the policy. One category was the extensive use of sarcasm, often in an ironic tone, to convey criticism, disdain, and discontent. Statements were characterised as negative or destructive communication that attacked an opponent rather than a problem.

Users frequently used exaggeration to express their intense frustration with the policy's negative effects. Jokes or humour were deployed to diffuse tension and lighten the mood. Prayers or expressions of hope were used to reflect Nigerians' strong religious beliefs. Metaphors were used for comparisons, while evaluation was used rhetorically to judge the cashless policy based on its effects on the economy, social justice, and personal experiences. The prevalence of these varied communicative styles on X reflects Keating and Melis's (2017) observation that social media serves as a vital platform for young people to express their opinions and engage with political issues. This engagement, though not always leading to increased traditional political participation, allows for

widespread public discourse and expression of support or opposition.

The 2023 cashless policy in Nigeria was influenced by five economic factors that fueled public frustration and opposition. These factors included the Central Bank of Nigeria's failure to establish necessary infrastructure, the unpreparedness of Nigerian banks, and the lack of bank accounts, ATM cards, mobile phones, and electronic banking knowledge among Nigerians, particularly adult petty traders and those in rural areas. Additionally, a lack of electricity and stable internet connection, which are required for a cashless society, played a significant role in delegitimising the policy. The study highlights how real-world issues can translate into public dissent online, reflecting the challenges of digital democracy (Loader & Mercea, 2012; Balkin, 2017; Margetts, 2018). The widespread frustration, loss of businesses, and destruction of banking facilities by angry mobs corroborate the potential negative impact of the cashless policy on low-income Nigerians and small businesses without access to electronic payment systems.

The Leeuwen's legitimation theory and Ross and Rivers' delegitimation model were used to analyse how Twitterers used discursive strategies to legitimise or delegitimise support for a policy. These strategies involved rationalisation, legitimation, and delegitimation, which justified or undermined the idea or practice based on logic and reason. Language reflects and reinforces power dynamics, as described by Fairclough and Wodak (1997). The use of authority to legitimise or delegitimise a person or institution by granting or withholding approval took the form of endorsements or criticisms. President Muhammadu Buhari attempted authorisation legitimation by acknowledging hardships but assuring resolution, while the CBN used authorisation by citing the House of Representatives' support. However, netizens largely delegitimised

support, accusing the President of enjoying their suffering or being unaware of hardships and calling for the CBN governor's sacking. This aligns with Ganaah, Nartey, and Bhatia's (2022) findings on how legitimation strategies can be used to manipulate public opinion and how real-world consequences can challenge such manipulation. Similarly, Uhlin and Verhaegen (2023) explored how elites use these strategies to influence organisations, a dynamic mirrored here between government and citizens. The Mythopoesis strategy involves using narratives to shape perceptions of legitimacy, rewarding legitimate actions and punishing illegitimate ones.

The paper explores how non-fictional and real-life stories with public personalities influence worldviews, implying how mythopoesis legitimises support and the CBN using audio-visual tweets to encourage policy adoption. However, tweeters delegitimise these narratives with personal experiences, highlighting the power of personal storytelling in shaping public perception and challenging official narratives. The active role of netizens in creating and disseminating counter-narratives reflects the dual nature of social media's impact on political discourse, including the spread of misinformation and polarised beliefs, as discussed in Valenzuela et al. (2019).

These findings consistently show that while political personalities attempted to legitimise the cashless policy through various discursive strategies, Nigerian netizens largely delegitimised it, primarily due to the severe negative economic impacts resulting from inadequate preparation and inefficient management by the Central Bank of Nigeria. The study thus demonstrates the crucial role of social media as a dynamic arena for political engagement and the shaping of public opinion on government policies.

6.   Conclusion

This research has provided valuable insights into how X users actively engaged in the legitimation and delegitimation of Nigeria's 2023 cashless policy. The study's findings highlight that a diverse array of language styles, including sarcasm, verbal aggression, hyperbole, humour, optimism, comparison, evaluation, and personal narratives, were extensively deployed by Tweeters to express their support or, more often, their profound opposition to the policy.

These expressions were largely driven by significant economic factors, such as the dire lack of essential infrastructure, poor online banking services, low levels of electronic banking literacy among the populace, and the persistent issues of unstable power supply and poor internet connection across the nation. Furthermore, the study demonstrates the application of discursive strategies: rationalisation, authorisation, and mythopoesis, in the online discourse surrounding the policy. While official bodies and political figures attempted to legitimise the policy using these strategies, the overwhelming personal negative experiences of Nigerians, shared through powerful online narratives, effectively delegitimised it.

This study, therefore, significantly contributes to language studies, communication studies, and political studies by illustrating how social media serves as a potent public space for shaping opinion and influencing policy acceptance or rejection. Based on these findings, it is evident that despite the potential benefits of a cashless economy for Nigeria, the policy's implementation was severely hampered by a critical lack of preparation and planning. The resultant frustrations, economic losses, and societal distress highlight the need for a more cautious and measured approach to future policy initiatives. Moving forward, the Nigerian government and the Central Bank should prioritise transparency, effective

communication, and, most importantly, substantial improvements in national infrastructure and financial services to build public trust and ensure that citizens have the necessary tools and reliable access to technologies before implementing sweeping economic reforms. Without such foundational elements, even policies with good intentions are destined to cause more problems than they solve.

Acknowledgements

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