

## Framing Value: How Language Shapes the Perception of Money Across Social Institutions

**Dr. Ravindra Goswami**

Seth G. B. Podar College, Nawalgarh (Raj)  
ravindragoswami2301@gmail.com

**Dr. Akhilesh Kumar Singh**

Baba Saheb Dr. Bhim Rao Ambedkar College of Agricultural Engineering Technology  
Etawah

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### Abstract

Money, as a universal medium of exchange, is represented through a wide range of lexical forms that vary across social, institutional, and cultural contexts. This study investigates the morphological variation and psycholinguistic implications of monetary terminology, focusing on how a single economic concept is linguistically reframed into terms such as fee, tax, salary, pension, donation, bribe, ransom, and dowry. Drawing upon frameworks from Morphology, Psycholinguistics, and Cognitive Linguistics, the research examines how lexical choices influence cognitive processing, emotional response, and moral evaluation. The study employs a qualitative analytical approach, combining semantic classification, morphological analysis, and contextual discourse interpretation. Monetary terms are categorized into institutional, transactional, and socio-moral domains to highlight patterns of polysemy and pragmatic variation. The findings reveal that while all terms denote the transfer or possession of economic value, their meanings are significantly shaped by contextual usage and social function. For instance, terms like “donation” and “tip” evoke positive cognitive associations linked to generosity and reward, whereas “bribe” and “ransom” trigger negative moral judgments associated with illegality and coercion. Neutral terms such as “salary” and “fee” occupy an intermediate cognitive space, reflecting formalized economic relationships. The analysis further demonstrates that linguistic labeling plays a critical role in framing perception, supporting the premise that language not only reflects but actively constructs social reality. Variations in monetary terminology encode cultural norms, institutional authority, and ethical distinctions, thereby influencing individual cognition and collective behavior. This study

contributes to interdisciplinary research by bridging linguistic structure with cognitive interpretation, offering insights into how language shapes economic understanding and social values.

**Keywords:** Money, Lexical Variation, Psycholinguistics, Morphology, Cognitive Framing

## Introduction

Money is a fundamental construct in human society, functioning not only as a medium of exchange but also as a symbol of value, power, obligation, and social relationships. While its economic role has been extensively studied, the linguistic representation of money across different contexts remains an area of growing interdisciplinary interest. A striking feature of monetary discourse is the diversity of terms used to denote essentially the same entity—money—depending on situational, institutional, and cultural frameworks. For instance, money is referred to as *fee* in education, *tax* in governance, *salary* in employment, *dowry* in marriage, *ransom* in criminal contexts, and *donation* in religious settings. These variations are not arbitrary; rather, they reflect deeper morphological structures, semantic shifts, and cognitive interpretations embedded within language use [1].

From the perspective of Morphology, words are formed and modified according to systematic rules that often correspond to their functional roles. Monetary terms frequently emerge from institutionalized linguistic practices, where suffixes, roots, and derivations signal specific types of transactions or relationships. For example, terms like *payment*, *taxation*, and *donation* illustrate how morphological processes encode purpose and agency. Such variations demonstrate that language is not merely descriptive but structurally adaptive to social needs [2].

Equally important is the role of Psycholinguistics in understanding how individuals process and interpret these terms. Different labels for money evoke distinct cognitive and emotional responses. A *donation* may trigger associations of altruism and goodwill, whereas a *bribe* often carries negative connotations of corruption and illegality. These differences highlight how lexical choices influence mental representation and decision-making processes. Research suggests that language can shape perception by activating specific cognitive schemas, thereby affecting how individuals evaluate similar economic transactions differently based solely on terminology [3].

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The concept of framing, central to Cognitive Linguistics, further explains how linguistic variation influences thought. Framing theory posits that the way information is presented affects interpretation and judgment. In the case of monetary terminology, words act as frames that encode social norms, ethical values, and institutional authority. For example, the term *tax* implies a legal obligation to the state, whereas *donation* suggests voluntary contribution, even though both involve the transfer of money. Such distinctions reveal how language constructs social reality by embedding cultural meanings within lexical choices [4].

This study seeks to explore the intersection of morphology, semantics, and psycholinguistics in the context of monetary terminology. By analyzing the various names assigned to money across domains, the research aims to uncover patterns of lexical variation and their cognitive implications. It also investigates how these linguistic forms reflect and reinforce social structures, moral judgments, and cultural practices. Ultimately, this inquiry contributes to a deeper understanding of how language shapes economic perception and human behavior, emphasizing that money, as represented in language, is as much a cognitive and cultural phenomenon as it is an economic one.

### **Research Objectives**

- To classify different lexical forms of money across contexts
- To analyze morphological patterns in monetary terminology
- To examine cognitive and emotional responses to different terms
- To explore socio-cultural implications of monetary language

### **Literature Review**

The study of monetary terminology from a linguistic and cognitive perspective draws upon a wide range of interdisciplinary scholarship spanning linguistics, psychology, sociology, and economics. Early foundational work by Noam Chomsky emphasized the structural and generative nature of language, arguing that lexical forms are not arbitrary but governed by underlying rules and patterns [5]. This perspective was further extended by Mark Aronoff, who explored word formation processes and demonstrated how morphology reflects functional and semantic distinctions within language systems [6]. These foundational theories provide a basis for understanding how terms like *taxation*, *donation*, and *payment* emerge through morphological derivation and institutional usage.

Subsequent developments in Lexical Semantics highlighted the role of meaning variation in language. Scholars such as John Lyons and Geoffrey Leech examined how words acquire multiple meanings depending on context, contributing to the concept of polysemy [7][8]. This is particularly relevant to monetary terminology, where a single concept—money—is represented through diverse lexical items that differ semantically and pragmatically. The distinction between denotation and connotation plays a crucial role in shaping how monetary terms are perceived in different contexts.

Research in Psycholinguistics has further enriched this discussion by examining how language influences cognition. Steven Pinker argued that words are linked to mental representations that shape thought processes and emotional responses [9]. Similarly, studies by Elizabeth Loftus demonstrated that linguistic framing can alter memory and perception, suggesting that the labeling of monetary transactions (e.g., *donation* vs. *bribe*) may influence moral judgment and recall [10]. These insights are supported by experimental findings in cognitive psychology, which show that semantic framing affects decision-making and behavioral outcomes [11].

The theoretical framework of Cognitive Linguistics, particularly the work of George Lakoff, has been instrumental in understanding how language structures thought through conceptual metaphors and frames [12]. Lakoff's framing theory suggests that words activate specific cognitive schemas, which in turn shape interpretation and evaluation. This perspective has been widely applied in studies of political discourse, economic communication, and social behavior, demonstrating that lexical choices can influence public perception and policy attitudes [13].

In the domain of Sociolinguistics, researchers such as William Labov and Dell Hymes emphasized the role of social context in language variation [14][15]. Their work highlights how linguistic forms are shaped by social structures, cultural norms, and institutional practices. Monetary terminology, in this sense, reflects power relations and social hierarchies, as seen in distinctions between *wages* and *salary* or *tax* and *tribute*. Further studies have shown that language use varies across domains such as law, religion, and economics, reinforcing the idea that lexical variation is context-dependent [16].

Recent interdisciplinary research has explored the intersection of language and economics, often referred to as linguistic economics or economic discourse analysis. Scholars have investigated how financial terminology influences market behavior, consumer perception, and

institutional trust [17]. Studies on moral language and ethics have also examined how terms like *bribe* and *donation* encode normative judgments, shaping societal attitudes toward legality and morality [18]. Additionally, corpus-based analyses have revealed patterns of frequency and usage in monetary terms, providing empirical evidence for semantic variation across contexts [19].

Advances in cognitive science and neuroscience have further contributed to understanding how the brain processes economic language. Neuro-linguistic studies indicate that emotionally charged words activate different neural pathways compared to neutral terms, suggesting that lexical variation in monetary terminology may have measurable cognitive effects [20]. Computational linguistics and artificial intelligence have also been employed to model semantic relationships and predict language patterns, offering new tools for analyzing large datasets of financial discourse [21].

Despite these advancements, there remains a gap in integrating morphological, semantic, and psycholinguistic perspectives into a unified framework for analyzing monetary terminology. Existing studies often focus on individual aspects, such as word formation or cognitive processing, without addressing their combined impact on social meaning and behavior. This research seeks to fill that gap by providing a comprehensive analysis of how different names for money function within language and cognition. Overall, the literature demonstrates that monetary terminology is a rich and complex area of study, reflecting the interplay between linguistic structure, cognitive processes, and social context. The present study builds upon these foundations to explore how lexical variation in monetary terms shapes perception, reinforces cultural norms, and influences human interaction.

## **Methodology**

This study adopts a qualitative, interdisciplinary research design integrating insights from Morphology, Psycholinguistics, and Cognitive Linguistics to analyze the lexical variation of monetary terminology. Data were collected through purposive sampling of commonly used monetary terms across institutional, social, and cultural contexts, including categories such as education (*fee*), governance (*tax*), employment (*salary*, *wages*), legal systems (*fine*, *alimony*), religion (*donation*), and informal or illegal domains (*bribe*, *ransom*). The analysis involved three stages: (i) morphological classification to examine word formation patterns, (ii) semantic

and pragmatic categorization to identify contextual meanings and usage, and (iii) cognitive framing analysis to interpret how different lexical labels influence perception and moral evaluation. The study further employs discourse analysis to understand contextual usage in real-life communication. This approach enables a systematic examination of how linguistic structures interact with cognitive processes and social norms in shaping the interpretation of money-related terminology.

### **Analysis and Discussion**

The analysis indicates that monetary terminology, despite referring to the same underlying concept of economic value, varies significantly across contexts due to functional, social, and cognitive factors. Most terms are morphologically simple, yet they carry complex semantic and pragmatic meanings shaped by institutional roles and cultural norms. Words such as *fee*, *salary*, and *tax* reflect formalized and socially accepted exchanges, while terms like *donation* and *tip* convey positive emotional and voluntary associations. In contrast, *bribe* and *ransom* encode negative moral judgments and illegality. This variation demonstrates that lexical choices are not neutral but actively influence perception and interpretation, supporting insights from Psycholinguistics and Cognitive Linguistics. Overall, the analysis highlights that language functions as a powerful tool in framing economic interactions, embedding them with social meaning, ethical value, and cognitive significance.

#### **In school, it is called *fee* — Fee /fi:/**

/ðə 'stju:dənt peɪd ði 'ænjuəl sku:l fi:/

*The student paid the annual school fee.*

/ə ˌkɒnsəl'teɪʃən fi: ɪz rɪ'kwaɪəd bɪ'fɔ:r 'mi:tɪŋ ðə 'dɒktər/

*A consultation fee is required before meeting the doctor.*

/ðə 'lɔɪər tʃɑ:rdʒd ə 'li:gəl fi: fɔ:r hɪz 'sɜ:rvisɪz/

*The lawyer charged a legal fee for his services.*

#### **In divorce, it is called *alimony* — Alimony /'æliˌmoʊni/**

/ðə kɔ:rt 'græntɪd 'mʌnθli 'æliˌmoʊni tu: ðə spaʊs/

*The court granted monthly alimony to the spouse.*

/hi 'strʌgəld tu: peɪ 'æli, moʊni 'æftər ðə di'vɔ:rs/

*He struggled to pay alimony after the divorce.*

/'æli, moʊni ɪn'ʃʊərz faɪ'nænʃəl sə'pɔ:rt pəʊst 'mæridʒ/

*Alimony ensures financial support post-marriage.*

**In court, it is called *fine* — Fine /faɪn/**

/hi peɪd ə faɪn fɔ:r 'breɪkɪŋ 'træfɪk ru:lz/

*He paid a fine for breaking traffic rules.*

/ðə 'kʌmpəni feɪst ə 'hevi faɪn fɔ:r ,vaɪə'leɪʃənz/

*The company faced a heavy fine for violations.*

/leɪt səb'mɪʃən rɪ'zʌltɪd ɪn ə faɪn/

*Late submission resulted in a fine.*

**To kidnappers, it is called *ransom* — Ransom /'rænsəm/**

/ðə 'kɪdnæpərz dɪ'mændɪd 'rænsəm fɔ:r rɪ'li:s/

*The kidnappers demanded ransom for release.*

/ə 'rænsəm noʊt wəz sent tu: ðə 'fæmɪli/

*A ransom note was sent to the family.*

/pə'li:s rɪ'fju:zd tu: peɪ 'rænsəm tu: 'krɪmɪnəlz/

*Police refused to pay ransom to criminals.*

**In marriage, it is called *dowry* — Dowry /'daʊri/**

/'daʊri ɪz 'li:ɡəli prə'hɪbɪtɪd ɪn 'meni 'kʌntrɪz/

*Dowry is legally prohibited in many countries.*

/ðə 'fæmɪli ə'pəʊzd 'ɡɪvɪŋ 'daʊri ɪn 'mæridʒ/

*The family opposed giving dowry in marriage.*

/'soʊʃəl rɪ'fɔ:rmz eɪm tu: ɪ'lɪmə,neɪt 'daʊri 'præktɪsɪz/

*Social reforms aim to eliminate dowry practices.*

**When you owe someone, it is called *debt* — Debt /dɛt/**

/hi ɪz 'traɪɪŋ tu: rɪ'peɪ hɪz det/

*He is trying to repay his debt.*

/ðə 'kʌmpəni fel 'ɪntu: 'hevi det/

*The company fell into heavy debt.*

/'stju:dənt det ɪz ɪn'kri:sɪŋ 'gloʊbəli/

*Student debt is increasing globally.*

**When you pay the government, it is called *tax* — Tax /tæks/**

/'sɪtɪzənz mʌst peɪ 'ɪnkʌm tæks 'ænjʊəli/

*Citizens must pay income tax annually.*

/ðə 'gʌvənmənt ɪn'kri:st ðə tæks reɪt/

*The government increased the tax rate.*

/gʊdz ɑ:r 'sʌbdʒɪkt tu: seɪlz tæks/

*Goods are subject to sales tax.*

**For civil servant retirees, it is called *pension* — Pension /'penʃən/**

/ʃɪ rɪ'si:vz ə 'penʃən 'æftər rɪ'taɪərmənt/

*She receives a pension after retirement.*

/'penʃən ski:mz sə'pɔ:rt 'eldərli 'sɪtɪzənz/

*Pension schemes support elderly citizens.*

/'gʌvənmənt ,empləi'ɪ:z get 'penʃən 'benɪfɪts/

*Government employees get pension benefits.*

**From employer to workers, it is called *salary* — Salary /'sæləri/**

/hi ɜ:rnz ə 'mʌnθli 'sæləri/

*He earns a monthly salary.*

/ðə 'kʌmpəni 'ɒfərz ə haɪ 'sæləri 'pækɪdʒ/

*The company offers a high salary package.*

/'sæləri 'ɪnkrəmənts dɪ'pend ɒn pər'fɔ:rməns/

*Salary increments depend on performance.*

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**From master to subordinates, it is called *wages* — Wages /'weɪdʒɪz/**

/'wɜːrkərz aːr peɪd 'deɪli 'weɪdʒɪz/

*Workers are paid daily wages.*

/'mɪnɪməm 'weɪdʒɪz lɔːz prə'tekt 'leɪbərərz/

*Minimum wages laws protect laborers.*

/hi ɜːrnz 'aʊərli 'weɪdʒɪz/

*He earns hourly wages.*

**In temple or church, it is called *donation* — Donation /doʊ 'neɪʃən/**

/ʃi meɪd ə doʊ 'neɪʃən tuː 'tʃærɪti/

*She made a donation to charity.*

/doʊ 'neɪʃənz help fʌnd 'soʊʃəl 'kɔːzɪz/

*Donations help fund social causes.*

/ðə 'tempəl rɪ'siːvd 'dʒenərəs doʊ 'neɪʃənz/

*The temple received generous donations.*

**When you borrow from a bank, it is called *loan* — Loan /loʊn/**

/hi tʊk ə loʊn frɒm ðə bæŋk/

*He took a loan from the bank.*

/loʊnz mʌst biː rɪ'peɪd wɪð 'ɪntrəst/

*Loans must be repaid with interest.*

/ʃi ə'plaid fɔːr ən ,edʒu'keɪʃən loʊn/

*She applied for an education loan.*

**When you offer after good service, it is called *tip* — Tip /tɪp/**

/hi geɪv ə tɪp tuː ðə 'weɪtər/

*He gave a tip to the waiter.*

/tɪps aːr 'kɒmən ɪn 'rɛstərɒnts/

*Tips are common in restaurants.*

/ʃi læft ə 'dʒenərəs tɪp/  
*She left a generous tip.*

**Illegally received in the name of service, it is called *bribe* — Bribe /braɪb/**

/ði 'ɒfɪsər wəz kɔ:t 'teɪkɪŋ ə braɪb/  
*The officer was caught taking a bribe.*

/braɪbz ,ʌndər'maɪn 'dʒʌstɪs 'sɪstəmz/  
*Bribes undermine justice systems.*

/hi rɪ'fju:zd tu: ək'sept ə braɪb/  
*He refused to accept a bribe.*

**Morphological Classification:** The majority of the monetary terms analyzed are monomorphemic (single-root lexical items), such as *fee*, *tax*, *debt*, and *loan*, which exhibit minimal internal morphological complexity. These forms are structurally simple and do not contain prefixes or suffixes that alter their grammatical category. Their simplicity, however, does not imply semantic limitation; rather, it highlights the efficiency of language in encoding complex socio-economic meanings within compact lexical units. A smaller subset of terms, including *donation* and *pension*, demonstrates derivational morphology through suffixation, particularly with the suffix *-tion*, indicating nominalization from verb roots (e.g., *donate* → *donation*). This morphological process reflects institutionalization and formalization of actions into recognized categories of financial exchange. Additionally, borrowed forms such as *alimony* and *ransom* illustrate historical linguistic influences, showing how lexical items evolve through language contact rather than internal word formation. Overall, the morphological patterns suggest that variation among monetary terms is not primarily driven by structural complexity but by contextual specialization and functional differentiation. This aligns with principles in Morphology, where form and function interact to produce meaningful linguistic units adapted to specific communicative needs.

**Semantic Variation:** Although all the selected terms fundamentally refer to the concept of money, their meanings vary significantly depending on the context in which they are used. This variation reflects a high degree of semantic specialization and contextual differentiation. Institutional terms such as *tax*, *salary*, and *pension* denote regulated and formalized financial transactions governed by legal or organizational frameworks. In contrast, transactional terms

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like *fee*, *loan*, and *debt* emphasize the dynamics of economic exchange, obligation, and reciprocity between individuals or entities. Furthermore, socio-moral terms such as *donation*, *bribe*, *ransom*, and *dowry* carry strong evaluative connotations that extend beyond mere economic value. For instance, *donation* is associated with altruism and voluntary giving, whereas *bribe* implies illegality and ethical violation. This range of meanings demonstrates polysemy, where a single conceptual domain—money—is expressed through multiple lexical items with distinct semantic nuances. The variation is not arbitrary but systematically linked to social roles, institutional contexts, and moral frameworks. Such findings are consistent with theories in Lexical Semantics, which emphasize that meaning is shaped by usage, context, and cultural interpretation.

**Cognitive Interpretation:** From a Psycholinguistics perspective, each monetary term activates distinct mental representations, emotional responses, and evaluative judgments. Words such as *donation* and *tip* are cognitively associated with positive affect, generosity, and social appreciation, often triggering feelings of goodwill and voluntary engagement. Neutral terms like *salary* and *fee* are processed as routine and expected elements of structured economic systems, leading to minimal emotional activation and a perception of normalcy. In contrast, negatively charged terms such as *bribe* and *ransom* evoke strong emotional reactions, including distrust, fear, and moral disapproval. These responses are shaped by prior knowledge, cultural conditioning, and ethical frameworks embedded in the mind of the language user. The variation in cognitive interpretation illustrates how lexical choices influence not only understanding but also decision-making and behavior. For example, individuals may respond differently to the same monetary transaction depending on whether it is framed as a *donation* or a *payment*. This supports the view that language plays a crucial role in shaping cognition by activating specific schemas and conceptual frames, thereby guiding perception and judgment in socio-economic interactions.

**Socio-Cultural Implications:** Monetary terminology serves as a reflection of broader social norms, cultural values, and institutional structures within a given society. Terms such as *dowry* are deeply rooted in traditional practices and carry cultural significance, even when they are legally restricted or socially contested. On the other hand, terms like *tax* and *pension* represent formalized relationships between individuals and the state, highlighting systems of governance, authority, and social welfare. Similarly, distinctions between *wages* and *salary* reveal

underlying class structures and labor divisions, where *wages* are often associated with manual or hourly labor and *salary* with professional or white-collar employment. These linguistic distinctions encode power relations, economic hierarchies, and cultural expectations, demonstrating how language functions as a social semiotic system. Furthermore, variations in practices such as tipping illustrate how cultural norms influence the interpretation and use of monetary terms across different societies. From the perspective of Cognitive Linguistics, these terms act as conceptual frames that shape how individuals understand and engage with economic activities. Thus, monetary language not only reflects social reality but also reinforces and perpetuates it through everyday communication.

## Results and Discussion

The analysis reveals that monetary terminology exhibits a high degree of lexical diversification, where a single economic entity—money—is systematically re-labeled according to context, function, and social meaning. The results indicate that most of the selected terms are morphologically simple (monomorphemic), such as *fee*, *tax*, *debt*, and *loan*, while a smaller subset demonstrates derivational morphology, such as *donation* and *pension*. Despite this relative morphological simplicity, the semantic load carried by these terms is complex and context-dependent. This finding suggests that variation in monetary terminology is driven less by morphological complexity and more by socio-functional specialization, aligning with principles in Morphology and Lexical Semantics.

From a semantic perspective, the results show clear categorization into three broad domains: (i) institutional terms (*tax*, *salary*, *pension*), (ii) transactional terms (*fee*, *loan*, *debt*), and (iii) socio-moral terms (*donation*, *bribe*, *ransom*, *dowry*). Each category reflects a distinct functional and evaluative dimension. Institutional terms are associated with formal systems and authority structures, transactional terms with economic exchange and obligation, and socio-moral terms with ethical judgment and cultural values. This classification demonstrates that lexical variation is not random but structured around social roles and communicative purposes.

The psycholinguistic analysis further indicates that different monetary terms activate distinct cognitive schemas and emotional responses. Words such as *donation* and *tip* evoke positive affective states related to generosity and appreciation, whereas *bribe* and *ransom* trigger

negative emotional responses associated with illegality, coercion, and moral violation. Neutral terms like *salary* and *fee* occupy an intermediate cognitive position, representing routine and socially accepted exchanges. These findings support theories in Psycholinguistics, which argue that lexical choices significantly influence perception, judgment, and decision-making processes.

A key outcome of this study is the identification of strong cognitive framing effects. In line with principles from Cognitive Linguistics, the results demonstrate that linguistic labels act as frames that shape how monetary transactions are interpreted. For example, the act of giving money may be perceived as altruistic when labeled as a *donation*, obligatory when termed as a *tax*, or unethical when described as a *bribe*, despite involving similar economic transfers. This highlights the role of language in constructing social reality and guiding behavioral responses.

The socio-cultural analysis reveals that monetary terminology is deeply embedded in cultural norms and institutional practices. Terms like *dowry* illustrate how language reflects traditional practices that may persist despite legal or ethical challenges, while *pension* and *salary* reflect modern economic structures and welfare systems. Additionally, variations in the use of terms such as *tip* across cultures indicate that linguistic practices are influenced by localized social expectations and economic behaviors.

The findings underscore the interdisciplinary nature of monetary terminology, demonstrating that linguistic forms are closely tied to cognitive processing and social context. The study contributes to a broader understanding of how language not only represents economic transactions but also shapes perception, reinforces social norms, and influences human behavior.

## **Conclusion**

The present study demonstrates that monetary terminology is not merely a reflection of economic exchange but a linguistically and cognitively structured system that encodes social, moral, and institutional meanings. Through the analysis of terms such as *fee*, *tax*, *salary*, *wages*, *donation*, *bribe*, and *dowry*, it becomes evident that a single underlying concept—money—is diversified into multiple lexical forms depending on context and function. These variations are largely independent of morphological complexity but are strongly influenced by semantic specialization and pragmatic usage. From a psycholinguistic perspective, each term activates

distinct cognitive and emotional responses, shaping how individuals perceive legitimacy, obligation, generosity, or corruption in financial interactions. Furthermore, the study highlights that language plays a crucial role in framing socio-cultural realities, as monetary terms reflect power relations, cultural traditions, legal systems, and ethical judgments. Within the framework of Cognitive Linguistics, these lexical distinctions function as conceptual frames that shape human understanding and behavior. Overall, the findings confirm that language does not simply describe financial transactions but actively constructs their meaning, reinforcing the interplay between linguistic structure, cognition, and social context in everyday economic life.

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