

## Double Role: Cracking the Code of the Sandwich Generation in “Home Sweet Loan” Movie

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### ABSTRACT

Received : 7 July 2025  
Accepted : 8 August 2025  
Published : 21 September 2025

#### Keywords:

*Body Horror, Body Politics, Hollywood Movie, Identity, Trauma.*

This study examines how the film *Home Sweet Loan* represents the phenomenon of the sandwich generation using John Fiske’s semiotic approach. The term “sandwich generation” refers to individuals who bear financial responsibility for two generations simultaneously—their parents and their siblings or children. This research adopts a descriptive qualitative method, analyzing the film through three levels of codes: reality, representation, and ideology. The findings reveal that, at the reality level, the film highlights Kaluna’s daily life as the family’s main provider: working, managing household chores, and supporting the financial needs of other family members. At the representation level, the film employs cinematographic elements, dialogue, and narrative to illustrate Kaluna’s dilemma in balancing her personal aspirations with family obligations. Meanwhile, at the ideological level, the film conveys moral values such as sacrifice, sincerity, solidarity, and the cultural and social pressures that reinforce the position of the sandwich generation within society. This research demonstrates that film as a mass medium serves not only as entertainment but also as a form of social reflection that can shape public perspectives on the sandwich generation issue. Theoretically, this study contributes to the application of semiotic theory in communication studies. Practically, it is expected to help the public and creative industry practitioners better understand the realities and challenges faced by the sandwich generation and highlight the importance of presenting more sensitive and empathetic representations in films

**Keywords:** *sandwich generation, Home Sweet Loan, John Fiske’s semiotics, representation, moral values.*

### INTRODUCTION

Film is recognized as one of the most impactful forms of mass media in shaping society (Aldo et al., 2023). Beyond serving as entertainment, films also deliver social, cultural, and moral messages (Jauza & Walisyah, 2024). They often address themes like politics, social issues, and family life, which can influence the audience’s views and way of thinking. Compared to print or radio, films have a unique ability to combine visuals, dialogue, and cinematic elements to create richer, more immersive stories that let viewers see events from the characters’ perspectives (Intaniasari et al., 2022).

One of the strongest aspects of film is its power to generate empathy and emotional responses. By portraying character struggles and conflicts, films enable viewers to gain a deeper understanding of social realities. Films centered on family themes, for instance, often show complicated relationships, generational differences, and shared values, making them effective in reflecting and communicating real-life experiences.

As the most basic unit of society, the family has an essential role in developing individual character. Across different societies, families are seen as the first place where people learn about moral values and social norms. This makes the

representation of families in films a compelling subject for research especially in communication studies, as it reveals how family members interact and how stories about the sandwich generation are portrayed.

This study focuses on *Home Sweet Loan*, a film that tells the story of Kaluna, a young office worker living with her parents, siblings, and nieces. Although she dreams of owning her own house and living on her own, she must also carry the financial burden of supporting her family. The film shows how family roles can change based on life circumstances, reflecting concepts in role theory. It also depicts emotional challenges like loss, confusion, and growing feelings of responsibility and love within the family.

Through its storytelling, emotional expressions, and dialogues, the film portrays the psychological strain and moral conflicts that the sandwich generation often experiences. It illustrates the difficult balance between personal desires and family obligations, which will be analysed in this study through John Fiske's semiotic framework.

Key moral values such as responsibility, sacrifice, sincerity, and healthy family communication are at the heart of *Home Sweet Loan*, offering lessons that can encourage viewers to reflect on their own family lives.

Academically, this research adds to the field of communication by examining how media represents social realities and how visual symbols in film can shape public understanding. By focusing on the sandwich generation in Indonesia, a society where family ties are often collective and emphasize mutual support, this study also highlights the tension between traditional family responsibilities and modern individual needs.

Finally, this research addresses the growing popularity of family-themed films in Indonesia's film industry. By analysing *Home Sweet Loan*, the study not only looks at its moral themes but also explores how audiences might interpret these messages differently. It may also provide insights for future researchers and students interested in family communication and media analysis, helping to deepen understanding of how films can mirror and question real family dynamics.

## LITERATURE REVIEW

### *2.1 Interpersonal Communication on Movie*

Interpersonal communication refers to the process of exchanging information, feelings, or ideas between two or more individuals. This communication can occur directly, such as through face-to-face conversations, or indirectly through various media like

phone calls, messaging apps, or video conferencing. According to Sundari et al. (2024), interpersonal communication plays a significant role in fostering harmony and understanding within relationships.

In the context of this study interpersonal communication becomes especially relevant. The film illustrates how open and empathetic communication helps characters navigate family conflicts and emotional challenges. Through dialogue and shared expressions, characters build trust, encourage transparency, and find ways to resolve tensions that arise from living in a multi-generational household.

Effective interpersonal communication is not limited to exchanging words; it also includes nonverbal cues such as facial expressions, gestures, and tone of voice. These elements contribute to conveying sincerity and emotional depth, which are essential when addressing sensitive family issues like financial struggles or shifting responsibilities. In *Home Sweet Loan*, moments of heartfelt conversation, silent gestures, and even conflicts reflect how family members negotiate their roles and obligations within the household.

### *2.2 The Sandwich Generation*

The term *generation* generally refers to a group of people born within a specific time period who share similar social, cultural, economic, and technological experiences. These shared contexts create unique generational characteristics that distinguish one generation from another (Zis et al., 2021). Over time, new terms emerge to describe specific social phenomena, including the concept of the *sandwich generation*.

According to research by (Hs & Karyono, 2024), the sandwich generation refers to individuals who find themselves "sandwiched" between two caregiving responsibilities. On one side, they must support their aging parents; on the other, they care for their own children or younger siblings who still depend on them financially and emotionally. This dual burden places them in a challenging position where they must balance competing family demands.

(Amalianita & Putri, 2023) explain that one of the main reasons individuals become part of the sandwich generation is the lack of financial literacy and planning among their parents. When parents fail to prepare financially for retirement, the responsibility often shifts to their children. Additionally, cultural factors, such as the expectation to remain closely tied

to family and live together, especially in developing countries, also contribute to the phenomenon. Role conflicts, where individuals face overlapping demands from work and family, can further intensify the burden.

Members of the sandwich generation often take on multiple roles. They not only provide financial support for daily living expenses but may also be responsible for paying off family debts and covering education or healthcare costs for other family members. Sometimes, these individuals also perform unpaid domestic tasks at home, leading to what is known as the "double burden", working professionally while simultaneously managing household duties.

### ***2.3 Film as a Form of Mass Media***

Film is recognized as a powerful type of mass media that can deliver messages, shape public opinion, and portray social, cultural, and ideological realities. As part of the wider media landscape, film reaches diverse audiences without being limited by location or time. Its messages can be shared repeatedly through various platforms, both traditional ones like cinemas and modern digital channels such as television, DVDs, and streaming services.

Because of this wide accessibility, film plays an influential role in shaping society's perceptions of many topics, including interpersonal relationships, social norms, power structures, gender roles, and moral values. The narrative, visual, and emotional elements of film make it especially effective in presenting complex issues in ways that are relatable to viewers.

Digital media has further expanded the reach of film. Defined broadly as electronic media that can be stored, accessed, and modified through computers, digital media includes a range of formats such as websites, video games, online advertising, and social media platforms. Social media, in particular, has become a major space for people to interact and share content, with around 61.8% of Indonesians actively using these platforms (Tasya Jadidah et al., 2023)

According to (Turnip & Siahaan, 2021), digital media helps "bring closer what is distant," highlighting its role in connecting people and ideas across physical boundaries. In the context of film, digital media allows stories to be distributed widely and discussed instantly among audiences, amplifying the cultural and social impact of cinematic works.

Through its storytelling and symbolic language, film remains a key medium for reflecting and sometimes challenging social realities. By analysing films within the broader framework of media studies, researchers can better understand how cinematic narratives influence public attitudes and contribute to conversations about identity, family, and values in society.

### ***2.4 Moral Values in Film***

Moral values are fundamental aspects of human life, serving as guiding principles to judge actions as right or wrong within cultural and social contexts (Surajiyo & Dhika, 2024). These values go beyond formal social rules, they reflect an individual's ethical awareness and sense of responsibility towards themselves, others, and the environment. Rooted in moral philosophy, moral values help direct human behavior and decision-making in daily life.

Importantly, moral values are not formed in isolation. They develop within the influences of cultural traditions, religious teachings, education, and social interactions. In modern society, media including film plays a significant role in shaping and reinforcing these values. As a powerful branch of mass media, film contributes to the construction of both social and personal values among audiences (Aldo et al., 2023).

Film is more than a source of entertainment; it also functions as a medium for education and moral reflection. Through its stories and artistic expression, film can depict moral lessons, highlight the consequences of choices, and encourage viewers to understand ethical principles that apply to everyday life. One key way films do this is by presenting characters and conflicts that embody moral dilemmas (Rahma Kamilah et al., 2024).

Typically, films feature protagonists whose positive traits such as honesty, bravery, or loyalty are contrasted with antagonists who represent opposing, often socially unacceptable qualities. This contrast helps viewers recognize which behaviors are morally right or wrong, and to reflect on the real-world impact of similar actions. In this way, film becomes a tool for illustrating moral lessons in a relatable and memorable form.

Moreover, films can present complex ethical questions without providing clear answers, inviting audiences to think critically and form their own judgments. Such portrayals challenge viewers to engage more deeply with moral questions, helping

them develop a more nuanced understanding of ethical issues in real life.

Literary works are creative expressions that reflect someone's thoughts, feelings, and life experiences, presented in written or spoken form (Saragih et al., 2021). Film is considered one type of literary work. Authors can share moral messages in literature through the actions of characters or direct narration. In direct narration, the author openly explains what is good or bad. Through characters' actions, moral lessons are shown in dialogues, behaviors, and thoughts within the story (Zulkhi et al., 2023). There are several ways to deliver moral messages in literature:

- a. Character dialogue – Moral values can be shared through meaningful conversations, either clearly stated or implied.
- b. Plot – The storyline shows the consequences of a character's actions. For instance, a good deed leads to a positive reward, while bad actions bring negative outcomes.
- c. Character portrayal – Characters often represent certain moral values.
- d. Symbols and metaphors – Symbols like light can stand for truth, while darkness can symbolize evil, adding deeper meaning.
- e. Point of view and narration – The author's perspective helps highlight moral reflections on events in the story.
- f. Setting and context – The background of the story, including social and cultural environments, can also reflect moral values the author wishes to share (Jamaludin et al., 2025).

### 2.5 Film Structure

Film structure refers to the framework used to build the storyline in a film. This structure is important because it helps ensure the story develops smoothly, stays organized, and keeps the audience connected to the characters and the conflicts they face. Generally, the most common structure used in films is the **three-act structure** (Realino et al., 2021). It consists of the following parts:

1. **Introduction** – This part introduces the story's world, the main characters, and presents the initial conflict.

2. **Confrontation** – Here, the conflict becomes more complicated and the characters must overcome various obstacles. The confrontation stage often includes several key moments:
  - a. **First Turning Point** – A major event that changes the direction of the story and pushes the character into new challenges.
  - b. **Midpoint** – A significant moment that shifts the character's perspective, raises the tension, or leads the story towards a new goal.
  - c. **Second Turning Point** – This happens before the climax, where the main character faces their biggest challenge or hardest decision.
3. **Resolution** – This is where the story's conflict reaches its climax and is finally resolved. The resolution usually ends with a conclusion, also known as the *denouement*, which provides closure for the audience, whether it is a happy ending or a tragic one.

## METHOD

This study adopts a qualitative descriptive approach. Data were collected through repeated observation of the film, focusing on scenes and dialogues that illustrate the protagonist's dual responsibilities as a sandwich generation member. The data were analysed by identifying signs and meanings according to Fiske's framework. Three Levels of Codes in John Fiske's Semiotic Analysis John Fiske explains that media texts can be analyzed through three different levels of codes:

1. **Level of Reality**  
At this level, media presents a version of the real world using various signs. However, what is shown is not an objective reality but a selected and constructed one.
2. **Level of Representation**  
This level focuses on how media arranges and delivers those signs. It includes editing techniques, framing, lighting, body language, and narrative style.

### 3. Level of Ideology

At this level, the signs are connected to wider social, political, and cultural values that exist in society (KHOIRUN NISA, 2023).

#### 4.1 Subject & Object of Study

The subject of this research is the Indonesian film *Home Sweet Loan*. This film was chosen because it presents a story closely related to real social issues. Meanwhile, the object of this study focuses specifically on how the film illustrates the life and struggles of the sandwich generation. This includes exploring the main character's double responsibilities in supporting her family financially and emotionally, as well as how these challenges are visually and narratively represented in the film. Through this focus, the research aims to understand how the film reflects the pressures and moral dilemmas experienced by the sandwich generation in society.

#### 4.2 Data Collection

This research uses a descriptive qualitative approach, with data collected through observation, specifically non-participant observation. During the process, the researcher directly observed the content of the film *Home Sweet Loan* by watching it multiple times and noting important elements that appeared. The focus of the observation included the dialogue patterns between characters, their reactions to conflicts, and how the concept of the sandwich generation is implicitly portrayed in certain scenes. All observation results were documented and then analyzed using semiotic analysis. The researcher interpreted the meaning of symbols and interactions between characters that represent the reality of the sandwich generation and connected these findings to communication theory as the analytical framework.

#### 4.3 Data Analysis

According to the journal by (Ainusyamsi & Husni, 2021), data analysis is one of the key stages in research that is carried out after all the necessary information to answer the research questions has been fully collected. Accuracy and precision in using analytical tools greatly influence the reliability of the conclusions drawn. Therefore, the data analysis stage cannot be overlooked in the entire research process. The purpose of data analysis is to process and systematically organize data, whether it comes from interviews, field notes, or other sources, so that it

becomes easier to understand. This process begins by reviewing all available data from various sources.

The steps of data analysis in this study include:

- a. Watching the film *Home Sweet Loan* on an iPad device and then categorizing data in the form of scenes and narratives that show the representation of the sandwich generation, as previously described in earlier chapters. This process also involves noting important dialogues and taking screenshots of relevant scenes.
- b. After collecting the data, the researcher analyzes the film's content by examining the meaning of the selected dialogues and scenes, using the chosen theoretical framework as the basis for analysis.
- c. The final step is to draw conclusions based on the results of this analysis.

#### Characters

##### a. Kaluna

Kaluna is the main character in *Home Sweet Loan*, portrayed as hardworking, patient, and highly responsible. Although she is the youngest child, she carries the burden of being part of the sandwich generation, supporting her parents financially while trying to achieve her own dreams, like owning a house for a more independent life. Kaluna often puts her family's needs above her own, even if it means delaying her personal goals. She accepts these sacrifices sincerely and rarely complains, even when she feels tired and stressed. Her strength lies in staying calm and wise, keeping a balance between family duties and personal hopes, making her an inspiring figure, especially for those in similar situations.

##### b. Danan

Danan is Kaluna's humorous and loyal friend who is always ready to help when she needs support. As a hardworking person, he often becomes a mediator and gives moral encouragement to Kaluna during difficult times.

##### c. Tanish

Tanish is an independent woman with a critical mind and a firm character. Her honesty can sound harsh but comes from genuine care. She offers Kaluna new perspectives and

stands by her as a supportive friend. Beneath her strong personality, Tanish has a warm heart and deep empathy.

**d. Miya**

Miya is a cheerful and friendly friend who lightens the mood and makes people feel at ease. Known for her lively personality and updated knowledge of trends as a content creator, Miya often gives advice and motivation to boost Kaluna's confidence.

**e. Kanendra**

Kanendra, Kaluna's older brother, is portrayed as impulsive and stubborn, often making decisions based on emotion rather than careful thought. He depends financially on Kaluna and their parents, even though he wishes to be a better husband and father. However, his pride and impatience hold him back.

## Data Collection and Analysis

### 4.1 Kaluna's Double Burden



This scene shows Kaluna in the kitchen, washing dishes while talking to her older sister, Kamala. The house looks messy due to many family members living there. Kaluna wears a simple t-shirt and no makeup, her face showing slight frustration and tiredness. Dim lighting reinforces the evening mood, while the TV plays news about TAPERA in the background, its volume lowered during the conversation.

Kaluna stays silent and keeps helping out of care, even under pressure. This aligns with (Sundari et al., 2024) that empathy can be expressed through actions, not just words. It also illustrates the reality of the sandwich generation who carry both productive and domestic responsibilities (Amalianita & Putri, 2023).

### 4.2 Kaluna as the Family's Backbone



In this scene, Kaluna is on a video call with Hansa in her room when Kanendra suddenly walks in, asking her to top up the electricity token. Kaluna looks surprised and powerless. Dim lighting from a bedside lamp adds to the sense of her disturbed privacy.

Ideologically, it shows patriarchy: Kaluna is expected to help without refusal. The lack of personal space shows how family structure often forces women to silently accept limitless burdens, matching findings by (Amalianita & Putri, 2023) about the stress experienced by the sandwich generation.

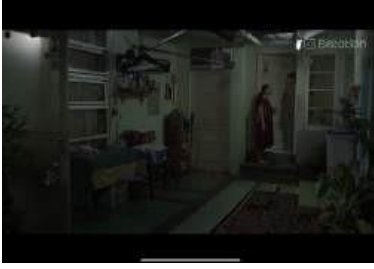
### 4.3 Kaluna looks Tired



Kaluna appears exhausted on her commute home, wearing earphones, head bowed, and eyes closed. The nighttime city street and dim lighting highlight her fatigue.

The song "Kembali Pulang" deepens the sense of weariness. This scene portrays both emotional and physical exhaustion of a young working woman who must keep balancing work and home life. Ideologically, it criticizes how society normalizes the double burden on urban women in a patriarchal and capitalist system.

#### 4.4 Kaluna and the Storage Room Bedroom



Kaluna has to move into a small former storage room. Dim, cramped lighting emphasizes the injustice: even though she supports the family financially, she ends up with the least comfortable space.

The dialogue with her mother shows Kaluna's protest about this inequality, fitting the "confrontation" stage in film structure (Realino et al., 2021). Ideologically, it criticizes a culture where women are expected to keep sacrificing for the family.

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#### 4.5 Conflict Between Kaluna and Hansa



In Hansa's family kitchen, Kaluna looks nervous while Hansa's mother stands confidently, showing the difference in social class. A simple conversation about changing cars becomes a symbol of status judgment.

Ideologically, this highlights a clash between Kaluna's reality as a hardworking lower-middle-class woman and the expectations of her wealthier partner's family. It also criticizes how love is often overshadowed by social and material pressures.

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#### 4.6 Kaluna's Plan



Kaluna and her friends gather in a park, discussing her dream to buy her own house. Natural lighting adds optimism, and her friends respond realistically, giving advice without judging.

Ideologically, this scene shows the solidarity and openness of the younger urban generation,

contrasting with family pressure. For Kaluna, owning a house is a symbol of independence, not just a status symbol.

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#### 4.7 KPR Application Effort



Kaluna consults a finance staff member at her office about applying for a mortgage. She appears professional, and the dialogue focuses on rational, planned steps rather than emotion.

The ideology here is that women's success comes from hard work and following proper procedures, rather than depending on a partner. But it also highlights how bureaucracy becomes a new challenge for the sandwich generation.

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#### 4.8 Kaluna as the Family's Lender

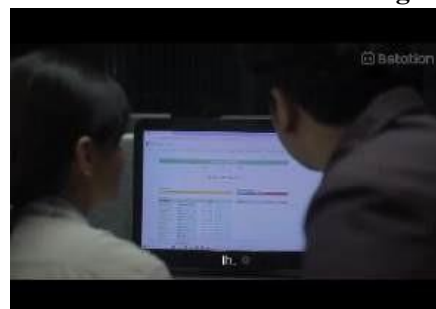


In this scene, Natya asks Kaluna for a loan in her small room. Natya's gestures show nervousness, while Kaluna lowers her head and firmly refuses.

This moment illustrates the inner conflict faced by the sandwich generation, who are pressured to help family members even when they themselves are financially vulnerable. Kaluna's refusal becomes a quiet act of resistance against the cultural habit of always saying "yes," which often hurts working women like her.

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#### 4.9 Kaluna's Financial Planning



In this scene, Kaluna is seen sitting seriously at her office computer, checking a spreadsheet titled "Home Sweet Home" with a total amount of

Rp335,925,000.00. The spreadsheet is neatly organized into “Liquid Assets” and “Non-Liquid Assets.” The setting is a modern office, reflecting professionalism. Kaluna wears a simple, neutral-colored work outfit, showing modesty despite being in a professional environment. Her focused gesture highlights her commitment and meticulousness.

The representation appears when Danan arrives and glances at the spreadsheet, only saying “Ih” – a short yet meaningful reaction of surprise and admiration for Kaluna’s financial discipline. This moment reinforces Kaluna’s image as careful, wise, and caring. The scene also shows genuine friendship, where Kaluna’s advice feels supportive rather than bossy.

Ideologically, this scene emphasizes the importance of financial awareness, especially for young people. Kaluna becomes a positive example: financial planning is not just for personal benefit but also a moral responsibility toward family and the future. There’s also a soft critique of consumerism when Kaluna gently advises Danan to spend wisely, reflecting moral values of awareness and responsibility as described by (Surajiyo & Dhika, 2024).

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#### 4.10 Borrowing Without Permission



This scene focuses on Kaluna’s blue bucket that someone used without asking. The background is a modest laundry area with an old washing machine and yard full of potted plants, highlighting the setting of a lower-middle-class family. Kaluna wears plain home clothes, and her stiff posture and way of holding the bucket show contained frustration.

The contrast between Kaluna and Kamala builds the representation: Kaluna cares about order and boundaries, while Kamala sees it as trivial. The tension is mostly expressed through body language rather than dialogue.

Ideologically, the scene underlines the importance of respecting privacy, even over small things. The blue bucket symbolizes the little control Kaluna has in her pressured life. When even small belongings are taken without permission, she feels her

rights are overlooked. It also criticizes a common family habit of using each other’s things freely, which can actually cause conflict.

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#### 4.11 Kaluna Sleeping in the Living Room



This scene shows colorful cloth dividers hung in the living room as a substitute for Kaluna’s damaged bedroom. The warm, dim lighting adds a melancholic tone. Kaluna stands holding a pillow and blanket, looking at the cloth divider her father made, her gaze empty and tired.

The fragile and see-through divider represents a private space that can’t fully protect. Despite limited resources, Kaluna’s father still tries to create comfort, showing love despite material hardship.

Ideologically, this scene highlights the fragility of lower-middle-class families: even a small issue like a collapsed ceiling can disrupt daily life. Kaluna, usually organized, now must accept the situation, reflecting how the sandwich generation often sacrifices personal needs for family. It also shows love is expressed not only through money but through effort and sincerity, as noted by (Aldo et al., 2023).

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#### 4.12 Family Conflict



The scene takes place in a cramped dining area cluttered with household items, where the family discusses problematic land Kanendra bought. Kaluna sits with a disappointed look, while Kanendra kneels, asking for forgiveness. The tension-filled dialogue is highlighted by the absence of background music.

Representation centers on Kaluna carrying the family’s emotional burden. Though upset, she tries to stay calm. Kanendra feels guilty yet still pressures Kaluna to help.

Ideologically, it criticizes patriarchy where sons have the “privilege” to take financial risks, while daughters like Kaluna become the family savior. Kamala’s sharp

words about online loans criticize reckless spending. The father's statement "she has helped enough" shows the need to set healthy boundaries. Structurally, this scene fits the confrontation stage where Kaluna faces the choice to sacrifice again or protect herself.

**Table 4.13 Kaluna's Inner Conflict**



In Danan's apartment, Kaluna sits quietly, wearing a plain brown outfit, her tone soft and gaze downcast. Gentle lighting adds to the melancholy feel. Representation comes through her question, "Was I wrong, Dan?" Despite the emotional weight, she asks in a calm voice, showing deep conflict: guilt for leaving the family even though it's for her own well-being.

Ideologically, the scene highlights a dilemma in collectivist cultures: prioritizing oneself is often seen as selfish, even if family causes pain. Kaluna still feels guilty, reflecting how women often feel responsible for family harmony. The scene also shows interpersonal communication as a safe space to share burdens, aligning with (Sundari et al., 2024).

#### 4.14 Father's Apology



At night, Kaluna approaches her father smoking on the porch. Warm lighting creates an intimate mood. Kaluna hugs him, holding back tears, while he finally cries and says, "Forgive me, dear."

Representation shows vulnerability: a father breaking traditional masculinity by admitting fault. Kaluna, as the daughter, again becomes the emotional bridge in the family.

Ideologically, it criticizes how the sandwich generation is forced to give more than they receive. Even if late, the father's apology acknowledges Kaluna's burden. Structurally, this is part of the

resolution stage: the family finally realizes her sacrifices, giving emotional closure even if life's problems remain. As (Realino et al., 2021) explain, resolution brings an honest emotional end, though not always a perfectly happy one.

## DISCUSSION

In *Home Sweet Loan*, the reality of the sandwich generation is powerfully illustrated through various scenes that symbolically capture the tension, exhaustion, and resilience of Kaluna, a young urban woman. Using John Fiske's semiotic approach, which views a film as a network of interconnected signs layered with cultural meaning the film reflects a complex social reality: the sandwich generation, especially women, must balance personal needs with family obligations.

### The Normalization of Double Burdens and Patriarchal Values

One of the most striking scenes shows Kaluna washing dishes when her sister asks her to wash more. On the surface, it's an ordinary domestic task. But connotatively, it shows deeper meanings about how women's roles in families are perceived. Kaluna doesn't protest; she quietly continues, reflecting the normalization of double burdens: working professionally while also handling domestic duties without recognition or complaint. Patriarchal values are clear here, where women are expected to maintain household stability, though their efforts go unacknowledged. This also reveals the subordination of women: Kaluna appears unable to refuse, even when demands invade her personal space and time. The ease with which her space is entered symbolizes the absence of privacy for women, reflecting a patriarchal family ideology where women must always be ready to sacrifice.

Within the context of the sandwich generation, this scene shows pressure from two sides: meeting family expectations while striving for independence and stability. For Kaluna, owning a home isn't just about having a place to live; it represents identity, safety, and quiet resistance to constant demands and compromises.

The film also highlights how economic shifts have led more women to join the workforce, yet social expectations haven't caught up: they still carry domestic responsibilities. This imbalance is seen when

Kaluna's family assumes she can always help without considering her mental and physical strain. In Indonesian culture, young working women are often seen as "financially secure," becoming the family's main support even when they're struggling and exhausted.

### **Class Tensions and Material Expectations**

Kaluna's conflict with Hansa's family reflects a clash of values: Kaluna as a hardworking woman from a lower-middle-class background versus Hansa's wealthier family, who judge worth based on status and possessions. The film subtly criticizes how society measures someone's value by material symbols, cars, houses, clothes. In the scene where Hansa's mother questions Kaluna because of her car, it reveals social reality: women from lower economic backgrounds are often seen as unfit to join wealthier families because they can't uphold the family's social image.

Kaluna is portrayed as self-aware and realistic, yet she doesn't completely surrender to social norms. She uses her company's mortgage plan as an independent way to buy her own house. This reflects a shift from dependence on family toward modern institutions, like workplaces offering solutions though still controlled by complex procedures and bureaucracy. The film shows that while women like Kaluna try to be independent, real control often remains with large systems like HR and finance, hinting that freedom for the sandwich generation is still limited.

### **Acts of Resistance against Collectivist Pressure**

Kaluna's refusal to lend money to her family is an important act of resistance against an unbalanced collectivist culture. In Indonesian gotong royong culture, family members considered more "capable" are expected to help unconditionally. The film shows the emotional and moral pressure on women like Kaluna, caught between maintaining financial stability and guilt for refusing family.

The scene where Kaluna finally leaves home but still feels guilty is equally significant. It challenges the myth of family as the safest place; sometimes, family becomes the main source of pressure, silencing women's exhaustion. Kaluna's silence symbolizes powerlessness but also the start of resistance: she quietly chooses to prioritize herself.

### **Emotional Climax**

The father's apology to Kaluna is an emotional climax. A father crying and admitting fault breaks traditional masculinity stereotypes. It represents the older generation's acknowledgment of the burdens placed on the sandwich generation. Kaluna, as a daughter, again becomes the family's emotional bridge, showing how patriarchal culture keeps women as protectors of family harmony, even when hurt.

Overall, *Home Sweet Loan* uses Kaluna's character to deliver a social critique: young women of Indonesia's sandwich generation often work hard to support family finances while still shouldering domestic duties, facing class-based prejudice, and resisting cultural pressure to always yield. The film shows that behind the wish to "own a home" is a deeper fight for self-control, a symbol of success, safety, and resistance against structural injustice.

### **CONCLUSION**

Through John Fiske's semiotic analysis, *Home Sweet Loan* reveals the complex reality faced by Indonesia's sandwich generation, especially young women like Kaluna, who must juggle double responsibilities: acting as the family's financial backbone while also handling domestic duties. Simple scenes, such as Kaluna continuing to wash dishes despite her exhaustion, symbolize the normalization of gender inequality within a patriarchal culture that expects women to always be ready to sacrifice.

Kaluna's conflict with Hansa's family serves as a critique of a society that measures a person's worth based on material status rather than character and hard work. Her effort to buy a house independently through a workplace mortgage reflects a shift from family dependence toward personal independence, although still limited by bureaucracy and structural control.

Kaluna's refusal to lend money to her family is portrayed as an act of resistance against unequal family expectations, even as she struggles with feelings of guilt. Ultimately, the film isn't merely about a woman's dream to own a home, it illustrates the struggle of the sandwich generation to gain control over their own lives amid economic, cultural, and gender pressures.

## Author contribution

Alicia Putri Raja Dima was responsible for every stage of this research process, which included developing the concept and research design, gathering data, selecting and applying the methodology, drafting and writing the complete manuscript, performing detailed data analysis, editing, and preparing the final layout. The author also incorporated appropriate theoretical perspectives, carried out in-depth film analysis, and integrated the results into a comprehensive critical discussion. Drs. Saifudin Zuhri, M.Si. acted as the academic supervisor, offering guidance and constructive feedback throughout the research and writing stages, especially in refining the theoretical framework and analytical approach. All authors have read and approved the final version of this paper.

## Declaration of interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

## Acknowledgements

The authors would like to thank the anonymous referees for their helpful comments and suggestions.

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