

Reception Analysis of the Sandwich Generation in Home Sweet Loan Film

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ABSTRACT

The sandwich generation, particularly among Millennials and Generation Z, faces the dual burden of supporting both older and younger family members amidst rising economic pressures. This study explores how members of this generation interpret the representation of their lived experiences in the Indonesian feature film *Home Sweet Loan*. Using Stuart Hall's reception analysis framework, the research investigates how four selected informants—aged 19 to 44 and experiencing sandwich generation conditions—decode the film's message. Data were collected through in-depth interviews and analyzed qualitatively. Findings reveal that most participants occupied a dominant-hegemonic position, fully accepting the film's portrayal of familial and financial struggles. One informant adopted a negotiated position, aligning with some elements while resisting others. The informants' interpretations were shaped by their generational identity, educational background, and socio-economic experiences. This study contributes to the discourse on media reception in Indonesia by highlighting how film serves not only as a medium of entertainment, but also as a space for reflecting socio-cultural realities. It underscores the role of cinema in fostering empathy, awareness, and intergenerational dialogue.

Keywords: *Reception Analysis, Sandwich Generation, Indonesian Film, Generational Identity, Stuart Hall*

INTRODUCTION

In the midst of shifting demographic structures and socio-economic conditions, the sandwich generation has emerged as a critical social phenomenon, particularly affecting Millennials and Generation Z. These individuals often find themselves in the difficult position of simultaneously supporting their aging parents and younger dependents while also trying to secure their own financial and personal stability. The increasing cost of living, housing unaffordability, healthcare expenses, and lack of systemic support have compounded the pressures they face. In Indonesia, this phenomenon is especially pronounced given cultural expectations of filial responsibility and the economic vulnerabilities prevalent in

many families. According to the Indonesian Central Bureau of Statistics (2021), life expectancy continues to rise, resulting in a growing elderly population that is increasingly dependent on younger family members. A national survey by Litbang Kompas in 2022 revealed that seven out of ten respondents between the ages of 24 and 55 identified themselves as part of the sandwich generation. Furthermore, Gen Z—typically still in education or early career stages—are also beginning to feel the weight of this dual responsibility, particularly in families with insufficient financial planning across generations.

Parallel to these socio-economic dynamics, the media—particularly film—has played an influential role in portraying and shaping societal understanding of such complex realities. Film as a form of mass media is not merely a source of entertainment but also functions as a cultural text that reflects and constructs meaning within social contexts. As Stuart Hall (1973) argues in his encoding/decoding model, the audience does not passively consume messages but actively interprets them through their own cultural frameworks and lived experiences. In this sense, film becomes a powerful medium for negotiating social meanings, especially those involving generational struggles, economic hardship, and identity formation.

The 2024 Indonesian feature film *Home Sweet Loan* stands out as a contemporary cinematic narrative that directly engages with the struggles of the sandwich generation. Centered on Kaluna, a young woman who aspires to own a home but is financially and emotionally burdened by her family's needs, the film resonates with the experiences of many Millennials and Gen Z viewers in Indonesia. Kaluna's story encapsulates the emotional toll, economic frustration and personal sacrifice that define the lives of many young adults caught between traditional family expectations and their own aspirations. The film has achieved critical and commercial success, garnering over one million viewers in its first ten days of release and becoming a trending topic across digital platforms. This widespread popularity signals its cultural relevance and its potential to serve as a medium of collective reflection.

In this context, it is important to investigate how audiences—particularly those who self-identify with the sandwich generation—perceive and interpret the film's narrative. How do viewers from different generational cohorts and social backgrounds relate to Kaluna's struggles? Do they accept the film's portrayal as an accurate reflection of their reality, negotiate parts of it based on personal experience, or reject it altogether? This study aims to answer these questions through the lens of reception theory, examining how viewers decode the messages encoded in the film and how these interpretations are shaped by their socio-cultural positioning.

Reception theory, particularly as articulated by Stuart Hall, conceptualizes audiences as active participants in meaning-making. Rather than assuming a direct transmission of meaning from sender to receiver, Hall's model identifies three positions of reading: dominant-hegemonic, negotiated, and oppositional. A dominant reading indicates that the viewer accepts the intended meaning of the media text; a negotiated reading suggests partial acceptance with elements of reinterpretation; and an oppositional reading reflects outright rejection of the text's preferred meaning. This framework is particularly suitable for

analyzing how real-life members of the sandwich generation interpret media representations of their lived experiences. Their readings are not merely shaped by the film itself, but also by their educational background, family roles, personal struggles, and generational identity.

Moreover, this study considers the unique generational dynamics between Millennials and Gen Z. Millennials, born between 1981 and 1996, came of age during economic crises and are often characterized by financial insecurity, delayed home ownership, and career instability. Gen Z, born from 1997 onwards, are digital natives with different value systems but are increasingly exposed to the same structural burdens as Millennials. While Gen Z may not yet be fully entrenched in the sandwich generation role, many are experiencing early exposure to such pressures due to familial obligations, student debt, and precarious employment. Understanding the intergenerational interpretations of *Home Sweet Loan* enables a richer insight into how social and emotional labor is internalized differently across age groups and life stages.

In addition to exploring generational perspectives, this study also takes into account how social class, education level, and professional background influence audience interpretations. Previous studies have shown that educational attainment can significantly affect emotional processing, critical thinking, and perspective-taking (Abulencia, 2023). Educated individuals are often more equipped to engage critically with social messages in media texts, reflecting a greater likelihood of negotiated or oppositional readings. Similarly, individuals in caregiving or financially responsible roles may find stronger emotional resonance with Kaluna's character, especially if they see their own sacrifices mirrored in her story.

This research adopts a qualitative approach using in-depth interviews with selected informants from both Millennials and Gen Z who identify as part of the sandwich generation. By utilizing purposive sampling, the study ensures that the participants have relevant lived experience with the issues presented in the film. The method allows for rich, contextualized interpretations to emerge, revealing how media texts like *Home Sweet Loan* interact with real-life socio-economic identities. The findings offer insight not only into audience reception, but also into the cultural efficacy of narrative cinema in capturing and communicating the intricacies of generational struggle.

This study is situated within a broader tradition of media reception research that views the audience as culturally embedded and interpretively autonomous. Earlier works—such as Lesmono's analysis of marriage commitment in music videos (2023), Ningrum's feminist reading of *Birds of Prey* (2021), and Gunawan's reception study of *Kim Ji-Young: Born 1982* (2022)—demonstrate the value of exploring how audiences bring their own meanings to cultural texts. What distinguishes this study, however, is its focus on a locally produced film with explicitly Indonesian socio-economic themes and its emphasis on the sandwich generation as a central interpretive lens. By focusing on the interpretive practices of audiences who are themselves immersed in the lived experience of generational caregiving

and financial stress, the research contributes to both local media studies and broader discussions of generational identity under pressure.

In conclusion, this study positions *Home Sweet Loan* as a cultural artifact that mediates the lived experience of intergenerational obligation among young Indonesians. Through the framework of reception analysis, it investigates how Millennials and Gen Z viewers negotiate meaning in a film that reflects their struggles, aspirations, and social roles. The findings are expected to inform both academic discussions in communication studies and practical strategies for filmmakers and content creators who aim to engage socially aware youth audiences. Ultimately, the study underscores the power of narrative cinema not only to represent, but to actively shape the ways in which contemporary generational challenges are understood, contested, and internalized by its viewers.

LITERATURE REVIEW

This section explores key theoretical perspectives and previous research relevant to the reception of filmic narratives, especially those addressing intergenerational responsibilities in the context of Indonesian society. It highlights critical frameworks in media and communication studies, social theory, and generational sociology while identifying the gap that this study seeks to address.

Film as a Medium of Social Representation

Film serves not only as entertainment but also as a significant cultural artifact capable of representing and shaping social realities. Through its narrative structures, character development, and aesthetic choices, film reflects both dominant ideologies and social tensions present in society (Dewi, 2017). In the Indonesian context, films often serve as a mirror of familial values, class dynamics, and generational shifts. The film *Home Sweet Loan* exemplifies this function by portraying the financial and emotional burdens experienced by individuals caught in the “sandwich generation” position.

Beyond its reflective function, film also constructs social meanings. According to Firmansyah (2025), contemporary cinema increasingly contributes to public discourse, particularly when it deals with relatable themes such as housing affordability, career stagnation, and intergenerational dependency. These cinematic portrayals can trigger emotional resonance and even influence public opinion about structural problems.

Reception Theory and Audience Agency

Reception theory, particularly Stuart Hall’s encoding/decoding model (1973), provides a foundation for analyzing how audiences interpret film content. Hall asserts that media messages are encoded by producers but decoded by audiences based on their socio-cultural positioning. Viewers may adopt a dominant-hegemonic position, a negotiated

reading, or an oppositional stance. This model reframes the audience as active interpreters rather than passive recipients of meaning.

In various studies, reception theory has been applied to explore how media audiences construct meanings through their own perspectives. Gunawan (2022), for instance, studied how audiences of *Kim Ji-Young: Born 1982* interpreted feminist messages, while Ningrum (2021) examined reactions to feminist themes in *Birds of Prey*. Both studies revealed that demographic factors such as gender, age, and socio-cultural background significantly influence how individuals accept or contest mediated narratives.

The present study builds on this theoretical tradition by applying reception analysis to Indonesian Millennials and Gen Z viewers. Unlike previous studies that focus on Western films or abstract ideological conflicts, this research grounds its analysis in a local, relatable context: economic and familial pressures as experienced by young Indonesians.

The Social Construction of Reality

Berger and Luckmann's theory of the social construction of reality (1966) posits that reality is not inherently objective but is created through shared human interaction. In this model, media plays a central role in shaping how individuals perceive their social roles, responsibilities, and limitations. When viewers internalize the narrative of *Home Sweet Loan*, for example, they do not merely consume a story—they participate in reconstructing the meaning of being a young adult in today's socio-economic climate.

This theory is particularly useful in explaining why viewers might interpret the same film differently depending on their own life experiences. For someone actively supporting both their parents and younger siblings, Kaluna's struggle in the film may resonate as a lived truth. For others, it may evoke future anxiety or moral reflection. In both cases, the film becomes a site of identity negotiation.

Intertextuality and Cultural Referencing

The audience's interpretation of a media text is influenced not only by the text itself but also by its intertextual connections to other media, genres, and cultural codes. As Fiske (1987) and McQuail (2011) suggest, intertextuality enriches the audience's interpretive framework, allowing them to draw upon prior knowledge and cultural experience.

Home Sweet Loan shares thematic terrain with other Indonesian films such as *1 Kakak 7 Ponakan* and *Cinta Pertama, Kedua & Ketiga*, which also tackle familial burdens and emotional sacrifice. However, *Home Sweet Loan* distinguishes itself by focusing explicitly on housing precarity, financial independence, and generational conflict, provides a more grounded and economically urgent portrayal of youth experience.

This intertextual dimension allows audiences to evaluate *Home Sweet Loan* not only on its own terms but also in comparison with broader narratives circulating in Indonesian

media. Such comparative decoding processes further underline the importance of examining how different viewer groups interpret and relate to specific aspects of the film.

Generational Identity and the Sandwich Generation

The concept of the sandwich generation, first introduced by Dorothy A. Miller in 1981, refers to individuals who simultaneously support their aging parents and younger dependents. Traditionally applied to middle-aged adults, the term is increasingly relevant to younger generations, particularly in developing countries where familial obligations often begin early due to cultural expectations and economic hardship (Hayati & Karyono, 2024).

Millennials (born 1981–1996) and Generation Z (born after 1997) both experience financial precarity, but in different contexts. Millennials often face long-term stagnation in career advancement, delayed home ownership, and rising debt. Gen Z, though younger, are already exposed to these pressures, often while still pursuing education or early-stage employment. Studies show that these generations are characterized by anxiety regarding future stability, mistrust of institutional support, and emotional fatigue from family obligations (Dewi et al., 2021).

In Indonesia, these dynamics are intensified by socio-cultural norms that prioritize collectivism, parental duty, and the moral imperative of sacrifice. These expectations contribute to a unique configuration of emotional and financial strain, making the sandwich generation identity particularly burdensome. As such, *Home Sweet Loan* speaks directly to a lived experience shared by many Indonesian youths, and this study seeks to understand how that experience shapes their reception of the film.

Research Gap

Despite the rich theoretical foundation in media reception, intergenerational identity, and film studies, there is a notable gap in empirical research focusing on how Indonesian Millennials and Gen Z audiences interpret local cinematic portrayals of socio-economic struggle. Most reception studies in Southeast Asia have focused on themes like gender or nationalism, with few addressing class and intergenerational financial responsibility through the lens of domestic film.

This study aims to fill that gap by analyzing how a specific demographic—young Indonesian adults experiencing the sandwich generation phenomenon—interprets a culturally and economically relevant film. By focusing on a locally produced media text and audience, the study contributes to both national and regional discourse on media, youth identity, and the role of cinema in reflecting lived realities.

METHODOLOGY

This study employs a qualitative descriptive approach to examine how members of the sandwich generation interpret the film *Home Sweet Loan*. By utilizing reception analysis rooted in cultural studies, this research seeks to understand meaning-making as an interactive process between the film text and the viewer's lived experience. Qualitative methodology was chosen to provide nuanced insights into the interpretations of individuals who carry emotional and financial responsibilities across generations. Rather than producing generalizable findings, the research prioritizes contextual depth, aiming to explore how generational identity, socio-economic background, and cultural expectations shape the decoding of cinematic narratives.

Reception theory, especially Stuart Hall's encoding/decoding model, serves as the primary analytical framework for this study. According to Hall, media producers encode meanings into texts, but audiences may decode them in different ways depending on their social positioning. Viewers may align completely with the intended message (dominant-hegemonic reading), partially accept and reinterpret it (negotiated reading), or resist it entirely (oppositional reading). This model acknowledges that audiences are active participants in meaning-making, influenced by factors such as class, education, gender, and generational experience. In the context of *Home Sweet Loan*, audience responses are not only shaped by cinematic technique, but also by personal involvement in the sandwich generation phenomenon.

The research design centers on four purposely selected informants, chosen for their firsthand experience with the sandwich generation condition and prior engagement with the film. The participants, aged between 19 and 44, represent diverse stages within Millennial and Generation Z cohorts, and also vary in terms of occupation, educational background, and family role. The first informant is a 19-year-old Gen Z content creator who has supported her family since adolescence. The second is a 25-year-old professional balancing full-time and freelance work while supporting her mother and sibling. The third is a 34-year-old teacher who partially supports his elderly parents. The fourth is a 44-year-old entrepreneur supporting both his nuclear and extended family. These informants were not selected for statistical representation but for their rich, varied experiences that offer insight into the interpretive landscape of the sandwich generation in contemporary Indonesia.

The object of analysis in this research is the film *Home Sweet Loan* (2024), an Indonesian feature that follows the story of Kaluna, a young woman struggling to achieve independence while fulfilling her family's financial needs. The film captures the emotional and structural pressures experienced by the sandwich generation—making it an ideal text for reception-based inquiry. The unit of analysis is not the film per se, but rather the subjective interpretations and emotional responses of the viewers. Informants' decoding of the film was examined in relation to their own biographical narratives and contextual realities, including economic insecurity, familial obligation, and generational identity.

Data were collected through semi-structured in-depth interviews, allowing participants to elaborate on their thoughts, feelings, and personal connections to the film. Interviews were conducted either face-to-face or via video calls, depending on geographic and logistical considerations. In all cases, informed consent was obtained, and participants were briefed on the purpose and scope of the research. Interview sessions lasted between 45 to 90 minutes and were guided by open-ended questions that explored participants' identification with the protagonist, perceptions of family dynamics, and reactions to key scenes. In addition to verbal responses, attention was also paid to tone, pauses, and emotional cues as indicators of interpretive depth.

To supplement interviews, participant observation was employed when possible, particularly in informal post-screening discussions or shared film viewings. This allowed for a more holistic understanding of the emotional and social context in which interpretations were formed. Observations of body language, spontaneous commentary, and affective responses were noted and used to triangulate interview data.

The analysis of data followed an interpretative thematic approach. First, interview transcripts were reviewed multiple times to identify emerging themes and patterns. These included recurring expressions of empathy, frustration, personal resonance, or emotional distance from the film's protagonist. Data were then categorized into Hall's three reception positions—dominant, negotiated, and oppositional—while also allowing for hybrid or fluid interpretations that did not fit neatly into one category. For example, one participant initially agreed with the film's message but later expressed frustration over its simplified portrayal of family conflict, indicating a shift from dominant to negotiated reading. These nuances were retained in the analysis to reflect the complexity of meaning-making among real-world audiences.

To ensure credibility and validity, the study employed source triangulation by comparing interpretations across informants. While there were commonalities—such as shared identification with the financial burdens depicted—differences also emerged based on generational identity and economic background. For example, younger informants tended to view Kaluna's struggle as a cautionary tale, while older informants saw it as a familiar reflection of their own life. Such divergences enriched the analysis and reinforced the importance of context in reception studies.

All interviews were recorded (with permission), transcribed verbatim, and anonymized to protect participant confidentiality. Ethical guidelines were followed throughout the research process. Pseudonyms are used in all reporting, and participants were allowed to review their quotes before publication. The study was conducted with the understanding that media reception is not merely cognitive but also emotional, relational, and situational.

This methodology allows for a grounded exploration of how individuals decode the symbolic and narrative structures of a film in light of their own lived realities. It provides a flexible yet rigorous framework for analyzing the dynamic relationship between audience and

text. Ultimately, this approach reveals how *Home Sweet Loan* operates not just as a film but as a social artifact—negotiated, internalized, and contested through the eyes of those whose stories it attempts to portray.

RESULTS AND DISCUSSION

This study aimed to understand how members of the sandwich generation, particularly those from Millennial and Gen Z cohorts, receive and interpret the Indonesian film *Home Sweet Loan*. The results of this reception study reflect a complex negotiation of meaning shaped by generational identity, economic realities, and emotional experiences. Drawing from four in-depth interviews with informants aged 19 to 44 who self-identify as part of the sandwich generation, the analysis reveals layered interpretations of the film, ranging from dominant acceptance to nuanced negotiation.

The film *Home Sweet Loan* presents Kaluna as a young woman burdened by familial obligations, which hinder her independence and emotional well-being. This depiction resonated strongly with the informants, most of whom positioned themselves within Hall's dominant-hegemonic framework. Informants expressed full alignment with the film's portrayal of intergenerational financial strain, reflecting their lived realities. One participant remarked,

“This is my daily life. Watching Kaluna is like watching myself.” (BJ)

Such reactions confirm that the film effectively communicates the psychological and financial toll borne by young adults who are responsible for their families' livelihoods.

Interpretations of the film's narrative are grounded in emotional realism. Several informants commented on how Kaluna's struggle for autonomy while being emotionally tethered to her family mirrored their own internal conflicts. The spreadsheet scene—where Kaluna recalculates her savings after another unexpected family expense—was cited by all participants as emotionally triggering. For the 25-year-old informant who supports both her mother and sibling, the scene served as

“proof of how impossible it feels to ever be free.” (SAP)

The film's strength lies in these moments of quiet desperation, which articulate the subtle ways financial dependency erodes a sense of self.

Beyond emotional identification, the informants also reflected on the film as a site of collective consciousness. One Gen Z participant described *Home Sweet Loan* as

“not just a film, but a reminder that I'm not alone.” (DG)

The film functioned as a validating space where viewers felt seen and understood. This collective aspect of reception is consistent with Hall's notion that media texts can create spaces of shared cultural negotiation, particularly when they intersect with experiences of structural burden. The popularity of the film—garnering over 1.5 million viewers and becoming a top-trending topic on social media—underscores its resonance with a broad audience experiencing similar tensions.

Interestingly, while the dominant reading was prevalent, one informant occupied a negotiated position. A 30-year-old teacher noted that while the film

“nailed the feeling of being stuck,” (K)

it oversimplified certain dynamics, such as the lack of agency among family members. This informant emphasized that in some families, there is more open communication and resource sharing than what is depicted in the film. Her partial resistance to the narrative suggests that viewers’ readings are shaped not just by their roles but also by the specific configurations of their family structures.

Another area of divergence emerged in relation to Kaluna’s decision to finally leave her family home. This climactic act of self-assertion was met with mixed responses. While some viewed it as liberating, others expressed guilt and unease at the idea of detaching from familial duties. One informant said,

“If I left, who would take care of them?” (SAP)

This ambivalence highlights the moral and emotional dilemmas faced by the sandwich generation, who are caught between personal liberation and inherited obligation. These tensions illustrate how even dominant readings are not monolithic but emotionally complex and morally conflicted.

The informants’ educational backgrounds and professional experiences also played a role in shaping their interpretations. Those with higher education tended to reflect more critically on the film’s structural implications. They recognized that Kaluna’s situation was not solely a personal burden but part of a broader systemic issue involving housing unaffordability, low wages, and limited government support. These viewers interpreted the film as both a personal story and a form of social critique. As one participant stated,

“Kaluna’s story is also about policy failure. It’s not just about her family—it’s about how society doesn’t help people like us.” (SAP)

Moreover, intertextual references shaped how informants contextualized the film. One respondent compared *Home Sweet Loan* to other Indonesian media such as *Keluarga Cemara*, noting that while the latter romanticizes sacrifice, *Home Sweet Loan* exposes its consequences. This contrast was important for younger viewers who often feel overwhelmed by cultural expectations of filial piety. As Hall (1973) noted, audience readings are influenced by their intertextual literacy and cultural memory—a dynamic clearly observable in this study.

The use of humor and relatable dialogue in the film was also cited as a factor that enhanced identification. While some scenes felt dramatized, participants agreed that the comedic elements served as emotional buffers, making heavy themes more palatable. This aligns with Dewi’s (2017) argument that film narratives can use genre conventions to ease the reception of difficult social realities, thereby expanding audience engagement without reducing thematic weight.

Reception theory emphasizes that meaning is not fixed but negotiated through interaction between text and viewer. This was evident in the dynamic ways informants moved

between acceptance, critique, and emotional processing. As noted by Zakiah and Putri (2022), audience readings often shift based on personal circumstances, and the same text may be interpreted differently over time. The findings of this study support this view, as some informants indicated that their interpretation of the film changed upon second viewing, especially after new life developments such as losing a job or gaining financial independence.

These findings also contribute to discussions on generational identity. Millennials and Gen Z, though distinct, shared similar readings of the film, suggesting a convergence of economic hardship that transcends generational boundaries. However, subtle differences did appear. Millennials often emphasized emotional burnout and long-term sacrifice, whereas Gen Z expressed frustration over the expectation to contribute financially at a young age. These generational nuances underscore the importance of context in reception analysis, reinforcing Kalaloi's (2019) claim that the generational cohort plays a critical role in media engagement.

The film's role in constructing a "collective mirror" was another recurring theme. As Berger and Luckmann (1966) argue, reality is socially constructed through repeated affirmations. When audiences see their struggles depicted on screen, it not only validates their experience but helps shape a shared understanding of what it means to be a member of the sandwich generation. Informants described the film as "cathartic" and "motivating," indicating that media texts can facilitate emotional processing and even empower viewers to take action.

In conclusion, the results of this reception study demonstrate that *Home Sweet Loan* functions as both a reflective and generative media text. It reflects the emotional and financial burdens of the sandwich generation while also generating discourse, solidarity, and critique. The dominant-hegemonic readings observed among most participants underscore the film's relatability and cultural accuracy. Meanwhile, the negotiated responses reveal that even when viewers relate to a film, they engage critically, drawing on personal experiences to affirm or contest the narrative. This reinforces the core premise of reception theory: that meaning is always contextual, fluid, and co-produced between text and audience.

CONCLUSION

This study set out to explore how members of the sandwich generation, specifically from Millennials and Generation Z, interpret the film *Home Sweet Loan* through the lens of their lived experiences. Employing Stuart Hall's reception theory, the research revealed that the process of decoding media is deeply tied to individual background, emotional realities, and socio-economic positioning. The film, which portrays Kaluna's attempts to fulfill her own dreams while supporting her financially dependent family, was perceived by the majority of participants not merely as fiction, but as a reflection of personal truth. This convergence between cinematic narrative and audience experience forms the central

conclusion of this study: that *Home Sweet Loan* serves as both a mirror and a platform for emotional resonance, social critique, and identity negotiation among the sandwich generation.

Most informants in this study expressed responses that align with the dominant-hegemonic reading of the film. They fully accepted the representation of Kaluna's struggle as realistic and relatable. One participant captured this alignment poignantly, stating that "Kaluna is me, except I haven't dared to leave yet." These viewers found validation in the film's depiction of financial sacrifice, emotional suppression, and intergenerational duty. The film thus became a space of emotional affirmation, where private struggles were publicly acknowledged and legitimized. This is consistent with the function of film as theorized by Dewi (2017), who argued that narrative cinema serves not just to entertain but to construct shared social meaning.

Yet, even among those who resonated strongly with the film's message, there existed moments of critical engagement. One participant described the film's ending as "too idealistic" and questioned the feasibility of Kaluna's sudden liberation. This negotiated position, in Hall's framework, reveals the layered complexity of audience interpretation, particularly when personal experience does not completely match the resolution offered by the narrative. It also highlights that emotional identification does not preclude analytical distance. Instead, the audience can simultaneously feel seen and remain critical—a hallmark of active, reflexive viewership.

Importantly, this study uncovered how audience decoding is shaped by a constellation of factors including age, education, income, and family role. Those with higher educational attainment were more likely to interpret the film not just as a personal story but as a critique of systemic failure. They identified the lack of structural support—such as affordable housing, accessible credit, and eldercare policy—as root causes of the struggles portrayed in the film. This demonstrates how personal narratives on screen can provoke broader socio-political reflection when the viewer possesses the cognitive framework to make those connections.

Emotional identification also played a crucial role. Several informants referred to specific scenes in the film that triggered strong affective reactions—particularly the scene where Kaluna sacrifices her savings to pay off her sibling's debt, and the moment she exclaims, "Orang biasa kayak gue, buat mimpi aja harus tahu diri." For many, this line encapsulates the pain of having dreams constantly deferred by family obligations. These affective responses underscore how cinematic texts function as emotional catalysts, enabling viewers to process complex feelings about their own sacrifices, frustrations, and identity conflicts.

Furthermore, the study highlights how the concept of the sandwich generation, once narrowly understood as a demographic category, is increasingly seen as a multidimensional identity shaped by cultural, psychological, and relational factors. For the participants, being a member of the sandwich generation was not merely about providing financial support—it was about negotiating guilt, setting emotional boundaries, and navigating expectations deeply

rooted in family culture. As noted by Esti Kurnianingsih, M.A., a counseling professional consulted during this research, audience reception is never detached from personal values, social status, and psychological maturity. The film thus acts as a trigger point, but the real meaning is shaped through a personal and contextual decoding process.

While the findings of this study reaffirm the potency of reception analysis as a tool for understanding media impact, they also extend it. The study suggests that for media texts dealing with socio-economic burdens like *Home Sweet Loan*, the audience does not simply choose between dominant, negotiated, or oppositional positions. Instead, they often occupy a continuum—agreeing emotionally, questioning practically, and reflecting morally. This fluid reception pattern points to the inadequacy of static models and the need to consider the reception process as dynamic, iterative, and situated in real-life pressures.

The implications of this study are multifaceted. Academically, it contributes to the growing body of research on media reception by grounding analysis in a localized, generational context. While previous works like those of Gunawan (2022) and Ningrum (2021) have shown how gender ideologies and feminist discourse are received through global films, this research adds value by examining how economic and familial ideologies are received through a domestic film rooted in Indonesian cultural norms. Methodologically, the study reinforces the value of qualitative, interpretive methods for understanding audience subjectivity—especially in cultures where emotional burden is often internalized and rarely verbalized.

Practically, the findings suggest that films like *Home Sweet Loan* play an important role in not only entertaining but also empowering audiences. They offer a language through which viewers can articulate feelings of frustration, fatigue, and unmet aspiration—emotions that are often invalidated in everyday discourse. In doing so, the film becomes a site of public pedagogy, where viewers learn not just about themselves but about the invisible burdens carried by others. This can foster empathy and, potentially, social change.

That said, this study also acknowledges its limitations. With only four informants, the findings are not generalizable but illustrative. Future research could expand the demographic range and explore comparative interpretations across regions, genders, or cultural contexts. It would also be valuable to investigate how the reception of *Home Sweet Loan* changes over time, especially as economic conditions shift or as similar narratives emerge in other media formats such as web series or digital storytelling platforms. The influence of religious values, community narratives, and digital discourse could also be included in future models of reception.

In conclusion, *Home Sweet Loan* demonstrates the power of film to capture and communicate the emotional and financial realities of Indonesia's sandwich generation. Through its authentic portrayal of familial obligation and individual longing, the film speaks to audiences who are often rendered invisible in mainstream discourse. As this study has shown, audience members do not consume the film passively—they bring their identities, histories, and emotions into the viewing experience, constructing meaning through a dialogic

process. The film becomes more than a story—it becomes a mirror, a map, and, for some, a moment of liberation. This conclusion affirms the central claim of reception theory: meaning is not delivered—it is made.

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