



## Representation Of Family Financial Communication Patterns In The Film HOME SWEET LOAN

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### Abstract:

This study aims to analyze the representation of financial communication patterns in families as shown in the film Home Sweet Loan. The approach used in this study is a qualitative method with content analysis techniques to examine dialogue, character interactions, and the dynamics of financial conflicts that occur in the film. The results of the study indicate that openness in financial communication plays an important role in maintaining household economic balance, while lack of transparency can trigger conflict and financial instability. The film Home Sweet Loan also illustrates how healthy communication patterns can help families in preparing budgets, managing debt, and increasing family members' awareness of the importance of financial planning. The interpretation of the film Home Sweet Loan not only represents the social reality of financial management in families, but also illustrates the importance of open communication in building economic stability and household harmony.

**Keywords:** *Communication Patterns, Family Finance, Home Sweet Loan Film*

### INTRODUCTION

Financial communication within the family can maintain economic stability and well-being as well as household harmony (Prayogi, 2024). Each family has a different approach to communicating about finances, both influenced by various factors such as cultural background, education level, and economic conditions of each. Wise financial management is not solely determined by the amount of income, but rather by how family members discuss, agree and make decisions regarding expenses, investments, and savings planning for the future. With open and effective communication, families can avoid misunderstandings and potential financial conflicts, while building better economic stability.

Ineffective communication in financial management often triggers tension in the household, especially when openness between partners is not well established. Lack of transparency regarding income, expenses, or debt can lead to suspicion and distrust that leads to prolonged conflict (Berliani & Fahmi, 2024). In addition, differences in views on managing finances, such as one party being more frugal and tending to save while the other party is more wasteful in spending, can cause an imbalance in financial decision-making. If not addressed with good communication, differences can worsen relationships and make it difficult to achieve family economic stability. Economic inequality, both in terms of income and financial responsibility, is also often a source of tension, especially when there is no open discussion to agree on each other's roles and responsibilities. Openness and good communication in financial aspects are the basis for building harmony and preventing conflict in the household (Rahmayanty et al., 2023).

Lack of communication in financial management often leads to problems and has an impact on family life. The inability to manage finances transparently can lead to uncontrolled debt accumulation, difficulty in meeting basic needs, and increased tension in household relationships. The increasingly heavy financial

burden can also trigger emotional stress for couples which, if left without a solution, can lead to conflict and divorce (Sari et al., 2024). Therefore, building a good communication pattern in financial aspects is very important to be considered wisely in order to maintain household balance and stability. By implementing openness, mutual understanding, and mature financial planning, families can minimize the risk of financial conflict, create harmony, and improve shared prosperity.

In the realm of popular culture, films often function as a reflection of social reality, including in terms of financial management in families (Fernanda & Dwivayani, 2024). As an audiovisual medium, films have a unique ability to depict the dynamics of household life, showing how family members interact and face various economic challenges. Through the storyline and characters developed, films can show how families manage income, prepare budgets, negotiate expenses, and resolve differences of opinion regarding finances. Film representation not only depicts various patterns of financial communication in families, but also becomes an educational medium that can help people understand the importance of openness and good financial planning. Thus, films are not just entertainment, but also become an educational medium in exploring and learning how families adapt to financial dynamics in everyday life.

One interesting film to analyze in the context of financial communication in families is *Home Sweet Loan*. The film depicts the struggle of a family in facing various financial challenges and how they try to find solutions through communication between family members. More than just showing economic difficulties, the film *Home Sweet Loan* also explores the role of each family member in making financial decisions, from managing expenses to finding ways to get out of the financial crisis. Through the interaction between characters, the audience can see various communication patterns that emerge in the family, both in the form of open discussions aimed at finding a common solution, as well as heated debates that occur due to differences in principles in managing finances. With a strong and realistic narrative, *Home Sweet Loan* provides an overview of how good communication can be the key to overcoming financial problems in the family.

In addition, *Home Sweet Loan* presents a picture of the impact of financial conflict on the dynamics of family relationships. Economic pressure is often the main trigger for disputes, causing tension that can damage household harmony. However, the film *Home Sweet Loan* also illustrates how openness in discussion, cooperation between family members, and empathy in understanding each other's conditions can be the key to overcoming financial problems. Through various strategies and solutions tried by the characters in the film, the audience is invited to understand the importance of good communication in managing family finances, including how to prepare a mature financial plan to avoid an economic crisis. With a realistic representation, *Home Sweet Loan* not only functions as an entertaining show, but also as a reflection for many families in facing financial challenges in real life.

In the film *Home Sweet Loan*, there are various aspects of financial communication that are interesting to study, especially in terms of openness between couples in discussing the family's financial condition. The film shows how each family member has a different role in making economic decisions, both in determining the scale of spending priorities, managing income, and finding solutions when facing financial problems. Transparency in communication is an important aspect in building shared understanding, because when information is unbalanced or there are parties who are less open, conflicts can arise and worsen the financial condition of the household (Munthe & Firmansyah, 2022). Dishonesty or lack of coordination in managing finances is often the cause of tension in the family. The film *Home Sweet Loan* illustrates the importance of honest and open communication in maintaining economic stability and harmony in the household.

This study analyzes how the film *Home Sweet Loan* depicts the interaction between family members in managing finances, including in financial decision-making, the communication patterns that are formed, and the dynamics that arise in facing economic challenges. In addition, this study will also examine how financial conflicts in families are constructed in the film, both those triggered by differences in perceptions regarding spending and savings and by economic pressures. This study will compare the solutions presented in the film with real-life financial communication practices to see whether the film *Home Sweet Loan* depicts reality or offers a different new perspective. In addition, this study will also examine how social and cultural factors play a role in shaping the financial communication patterns represented in the film *Home Sweet Loan*. Factors such as family values and norms, gender roles in financial management, and the influence of the social environment can influence how a family makes

financial decisions. Films as popular media often reflect social realities with certain perspectives that not only reinforce existing norms but can also challenge or criticize existing social structures.

#### **RESEARCH METHOD**

This study uses a qualitative approach with the content analysis method. The content analysis method was chosen to interpret how financial communication in families is displayed in the film, especially through dialogue, interactions between characters, and conflicts that arise in financial management. Krippendorff in Pratam et al. (2021), explains that content analysis is a method used to examine and understand the meaning of a text or media by identifying patterns, structures and symbols contained in the message conveyed. In this study, the film *Home Sweet Loan* was analyzed by paying attention to communication patterns that occur in families, including how family members negotiate, resolve conflicts, and make decisions related to financial aspects.

To ensure accuracy in the analysis, this study applies data collection techniques through non-participatory observation of scenes in the film *Home Sweet Loan* related to financial communication in families. This data collection technique makes it easier for researchers to observe character interactions without being directly involved, so that interpretations can be carried out objectively. In addition, this study uses a descriptive interpretative method to understand and interpret the meaning contained in each scene related to family finances. In line with Morissan's perspective (2019), that qualitative research aims to explore social phenomena by considering context and interpretation rather than simply measuring data quantitatively. The data obtained in this study were coded into several categories, such as communication patterns in the family, the financial decision-making process, economic conflicts that occurred, and strategies used in solving financial problems.

#### **RESULT AND DISCUSSION**

##### **Representation of Financial Communication Patterns in the Home Sweet Loan Film**

The *Home Sweet Loan* film depicts how financial communication within a family is a factor in determining the economic stability of a household. In its storyline, the film shows various financial dynamics faced by the Kaluna family, including how openness in discussing income, expenses, and joint financial decision-making can affect the family's economic condition. Based on Lasswell's (1948) communication theory in Kustiawan et al. (2022), communication can be analyzed through five aspects, namely who delivers the message, what is the content of the message delivered, through what communication channel, to whom the message is addressed and the impact of the communication. In the context of the *Home Sweet Loan* film, the communication patterns applied in the Kaluna family affect the balance between income and expenses, so that they can prevent or even trigger financial conflicts. As explained by Prayogi (2024), openness in financial communication is very necessary in a family in order to maintain economic welfare and avoid problems that lead to household disharmony.

In *Home Sweet Loan*, financial conflicts arise due to differences in perspective in managing income and expenses, if not resolved with good communication, can lead to tension in the family. Berliani and Fahmi (2024) stated that the lack of transparency in financial matters often triggers distrust between couples, especially when there is no open discussion regarding debt or income allocation. Differences in principles in managing finances, such as the tendency of one party to be more frugal while the other party is more wasteful, can cause an imbalance in financial decision-making. This is in line with research by Rahmayanty et al. (2023), that poor communication in managing household finances can worsen relationships, especially if there is no mutual agreement regarding the roles and responsibilities of each in family finances. In the film *Home Sweet Loan*, it shows how the main character (Kaluna) tries to find a solution to financial conflicts through various forms of communication, both in negotiation, compromise, and open discussion to reach a mutual agreement.

The *Home Sweet Loan* film also tells how financial communication patterns in families can be a means to build better financial strategies. The *Home Sweet Loan* film illustrates how transparent communication can help families in preparing budgets, setting spending priorities and taking steps to achieve financial stability. In line with the theory of household financial management by Deacon and Firebaugh in Rosiana et al. (2023), financial management in families does not only depend on the amount of income, but also on how family members discuss and work together in allocating available resources. In the *Home Sweet Loan* film, it shows various strategies implemented by the Kaluna family to overcome economic

challenges, such as implementing financial control principles, finding additional sources of income and making financial plans.

#### Analysis of Financial Communication Patterns in the Film Home Sweet Loan

Table 1. Financial Communication Patterns in the Film Home Sweet Loan

No	Scence	Types of Communication	Patterns Key	Dialogue Impact in Families
1	Request for loan by Kaluna's sister-in-law	Conflictual	I can't lend my money for it	Creates tension and distrust in the family
2	Kaluna's sister-in-law bought a house without transparanance	Closed	We have already bought a house! But let me explain more	Lack of transparency leads to misunderstandings and uncertainty
3	Conflicts due to dual-certified homes	Conflictual	How is it possible that this house is double certified? Why didn't anyone tell beforehand?	Major conflicts in the family due to financial mismanagement
4	Kaluna's sacrifice to save the family home	Open	I'll give up my savings to save our house	Despite losing her dream home, Kaluna saves the family home and the family relationship improves

Based on Table 1, the financial communication patterns shown in the film Home Sweet Loan show how the level of openness and transparency in talking about finances can affect the economic stability of the family. In the first scene, when Kaluna's brother-in-law asks for a loan for a down payment on a house, the communication pattern that emerges is conflictual. Kaluna firmly rejects the request, which then triggers tension and distrust in her family. The inability to reach a mutual agreement on financial decisions is one of the triggers for disputes between family members. Furthermore, a closed communication pattern is seen when Kaluna's brother-in-law buys a house without transparency. Although her brother-in-law announced that he had successfully purchased the house, the information provided to the family was still limited. This leads to misunderstandings and uncertainty regarding family finances due to a lack of openness in decision making.

The conflict escalated when the family found out that the house they had purchased had a double certificate. At that moment, the communication that occurred was again conflictual with questions and anger from family members due to financial decisions that were not communicated openly beforehand. The lack of coordination in managing assets and distributing family finances worsened the situation, causing major conflicts that further strained relationships between family members. However, amidst the problems that occurred, a pattern of open communication finally emerged in Kaluna's decision to sacrifice her savings to save the family home. Although she had to give up her dream of owning her own home, Kaluna's actions helped solve her family's financial problems and repair relationships that had been torn apart by the previous conflict.

#### Visualization of Scenes in the Movie Home Sweet Loan

Here are some scenes in the film that depict various patterns of financial communication within families.



Figure 1 Loan Rejection That Triggers Family Conflict

As the youngest of three children, Kaluna has big dreams of owning her own home. However, his desire actually triggers conflict in his family when his brother-in-law asks for a loan to pay for the down payment of the house they want to buy. Kaluna firmly rejected the request because he felt the need to maintain his own financial stability, and did not want to take risks that could have an impact on his finances. The situation escalates when her first brother also refuses the request and supports Kaluna's decision not to lend her money. The decision caused tension in the family, especially with his brother feeling that Kaluna had been unfair to his wife. An offended brother Kaluna then vented his anger, thinking that the rejection reflected a lack of mutual trust in the family.



Figure 2 Failure of Non-Transparent Financial Decisions

The conflict within Kaluna's family comes to a head when her sister-in-law proudly shows off a new bag and announces that she has successfully bought a house. At first, the news sounds like good news, but that happiness turns into a big deal when it is revealed that the house purchased has a double certificate. Poor financial communication in the Kaluna family, where decisions are made without openness and mutual consideration. Kaluna's brother was apparently negligent in ensuring the legality of the house, while his father also did not tell Kaluna that his pension had been given to his brother. Not only that, his mother also hid the fact that the family house certificate had been given to his brother without Kaluna's

knowledge. Feeling disappointed and betrayed by her own family, Kaluna finally chooses to leave home. On the other hand, their family now faces a serious threat because the house they occupied could be lost if the certificate is not completed immediately.

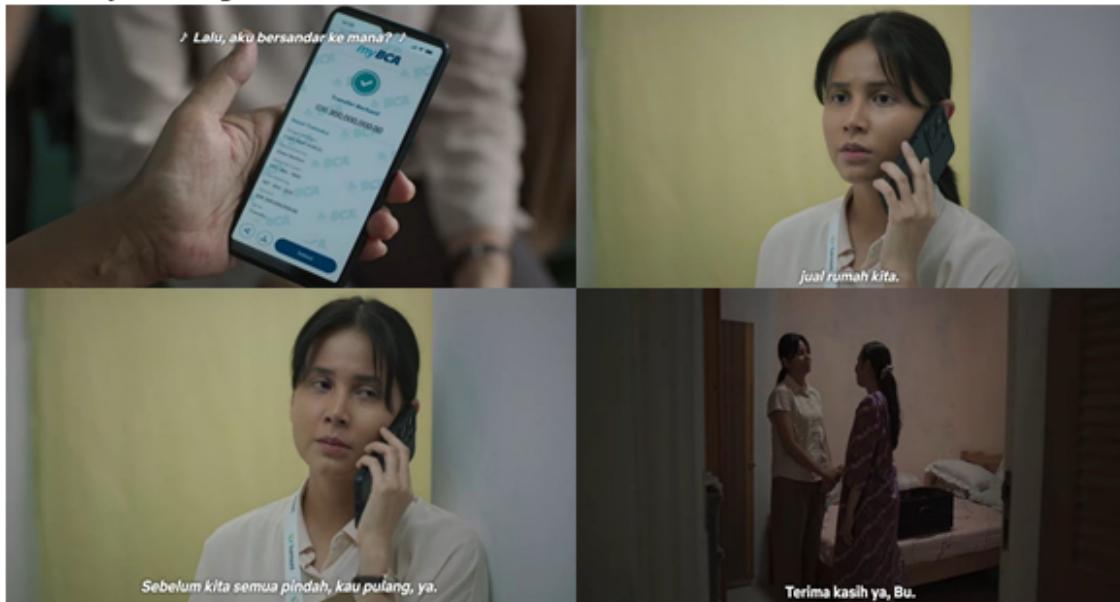


Figure 3. Kaluna's Sacrifice to Save the Family Home

After facing a prolonged conflict due to financial problems in her family, Kaluna finally makes a big decision at the expense of her personal dreams. The money he had been collecting with great difficulty to buy his dream house, was forced to be used to save his family's house from the threat of loss. Even though it was hard, Kaluna was willing to give up her ambition to protect her parents' place of residence. However, an unexpected decision came from his parents who chose to sell the house. The decision shocked the entire family, but eventually accepted the fact that the move was for everyone. With the sale of the family house, each member finally chooses to live separately and independently in the hope of repairing the relationship that had been fractured due to the financial conflict experienced.

#### The Impact of Communication Patterns on Family Finances

In the film *Home Sweet Loan*, the pattern of financial communication in the family functions in determining the economic stability of the household. Openness in discussing financial conditions, budget planning, and joint decision-making are factors that affect family welfare. The *Home Sweet Loan* movie shows how good communication can help family members understand economic conditions more transparently, thus becoming the basis for better financial strategy planning. On the other hand, lack of communication about finances often leads to misunderstandings and imbalances in spending, which can lead to conflicts. This is in line with Prayogi (2024)'s research, that open financial communication can reduce the risk of family conflicts and increase family economic stability. Through various scenes in the film *Home Sweet Loan*, it is shown how harmonious communication can help families overcome economic pressure and prevent financial difficulties.

On the other hand, the film *Home Sweet Loan* also shows the negative impact that arises due to unopen communication patterns in family financial management. When family members do not have openness in discussing financial conditions, decisions made are often based on assumptions or misunderstandings that can worsen economic conditions. For example, in the film, Kaluna faces various economic challenges that are increasingly complicated due to the lack of coordination and understanding in managing family finances. Berliani and Fahmi (2024), emphasized that differences in perspectives on money management can cause tension, especially if there is no clear and transparent communication between family members. Imbalances in the division of financial responsibilities, dishonesty regarding income and expenses, and lack of awareness of the importance of financial planning are factors that cause economic instability in the family.

## CONCLUSION

Based on the analysis in the film *Home Sweet Loan*, the pattern of financial communication in the family has an important role in determining household economic stability. The film *Home Sweet Loan* represents how openness and transparency in financial discussions can help families manage income, manage expenses, and make financial decisions together. On the other hand, a lack of good communication is often a trigger for conflicts, misunderstandings, and imbalances in family financial management. This is because open communication in financial aspects can prevent disputes and strengthen cooperation in the family in facing economic challenges. The *Home Sweet Loan* movie also shows how a good communication pattern can build better financial habits, such as budget planning, savings, and debt settlement strategies. The *Home Sweet Loan* film not only serves as entertainment, but also as a reflective medium that illustrates the importance of good communication patterns in family financial management to achieve economic prosperity and household harmony.

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