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Construction of Online Loans on Social Media Framing: Analysis of Pindar Promotion Issues in Visual and Narrative on Instagram

Defira Novianti Crisandy, Hifni Alifahmi
Universitas Sahid Jakarta, Indonesia
Email: dncrisandy@gmail.com, hifni.alifahmi@usahid.ac.id

Abstract.
The development of financial technology has driven the growth of *online lending (pindar)* services in Indonesia, particularly among the younger generation who actively use social media platforms such as Instagram. This study aims to analyze how online lending issues are framed in promotional content by two legal service providers, AdaKami and Kredione, through visual and narrative messages on Instagram. Using a qualitative approach, this research applies framing analysis based on Gamson and Modigliani's (1989) theory and integrates the Social Construction of Reality theory (Berger & Luckmann, 1966/1989) with the Social Construction of Technology (SCOT) framework by Trevor Pinch and Wiebe Bijker (1984). The findings reveal that the promotional framing of online lending on Instagram emphasizes ease of access, service speed, and a consumerist lifestyle as the main appeals. The study concludes that social media, particularly Instagram, plays a central role in shaping public perceptions of *online loans*. The normalization of digital debt practices through manipulative Instagram framing poses social risks, especially for vulnerable groups. Therefore, strategic interventions are recommended from regulators, educators, and service providers to promote more ethical digital communication and critical financial literacy.

Keywords: Peer to Peer Lending, Framing, Social Construction of Reality, SCOT, Instagram, Visual Communication

INTRODUCTION

The development of digital technology in Indonesia has fostered innovations in technology-based financial services, commonly known as financial technology (fintech). Among the most prominent forms of fintech is online lending, also referred to as peer-to-peer (P2P) lending, which has gained significant popularity, particularly among Generation Z, who are closely connected to digital lifestyles and seek convenient, app-based financial solutions (Chen et al., 2019; Gomber et al., 2017). Studies have shown that the adoption of fintech services is strongly influenced by perceived ease of use, trust, and digital literacy (Li & Xu, 2020; Lin et al., 2021). Furthermore, online lending platforms have expanded financial inclusion by providing access to credit for individuals and small businesses who are underserved by traditional banking systems (Suryanto et al., 2022).

Data from the Financial Services Authority (OJK) in 2023 notes that Generation Z and millennials (aged 19–24 years) are the most frequent users of online loan services in Indonesia (M. Rizanty, 2023). This phenomenon shows that the development of *fintech* lending not only meets financing needs but is also related to a fast-paced digital lifestyle. Easy access and speed of the process make this service seem like an instant solution that is relevant to the lifestyle of the younger generation (Risalah, 2024)..

Research from Inventure Indonesia (2024) revealed that 61% of Gen Z use digital loan funds to buy consumer goods, such as electronics, gadgets, and household appliances (Kumar et al., 2025). This consumptive phenomenon is driven by an instant lifestyle and the Fear of

Missing Out (FOMO). Thus, the behavior of using online loan services is not only based on economic needs but also on social constructions that form the perception that digital debt is natural.

Previous research in this domain has explored various aspects of online lending and social media. For instance, Blair et al. (2022) examined the relationship between financial behavior and mental health in the context of *fintech*, highlighting the psychological risks associated with digital debt. Sikumbang et al. (2024) studied the role of Instagram in shaping social interactions and ethics among Generation Z, emphasizing the platform's influence on behavior and perception. Meanwhile, Aurami (2024) analyzed the "lipstick effect" and impulsive consumption during economic crises, which aligns with the consumptive behavior driven by online loan promotions. However, few studies have specifically addressed the *framing strategies* and *social construction of online loan promotions on Instagram* using an integrated theoretical framework of SCOT and Social Construction of Reality. This research aims to fill that gap by examining how legal *pindar* providers like AdaKami and Kredione construct and normalize digital debt through visual and narrative content.

This social construction is heavily influenced by promotions on social media. Instagram, for example, is used by legal *pindar* service providers to build a positive image through engaging visual and narrative content (Aurami, 2024). The process of externalization, objectification, and internalization of the practice of digital debt can be explained through the theory of Social Construction of Reality (Berger & Luckmann, 1966/1989). Meanwhile, the Social Construction of Technology (SCOT) theory provides an understanding that social media technology is not neutral but is interpreted by social actors in a particular context.

In practice, Instagram is the main space for shaping public perception of online loans. With over 90 million active users aged 18–34, the platform provides a great opportunity for financial service providers to spread promotions. A visual narrative that emphasizes ease, speed, and the absence of collateral makes online lending accepted as a practical, modern practice, even though it often conceals the risks behind it (Sikumbang et al., 2024).

However, behind this positive image, there is a dark side that cannot be ignored. Illegal online loans are still rampant, offering high interest rates and short repayment terms. This condition has a serious impact on users' finances and mental health, even triggering extreme cases such as suicide due to debt entanglement (J. Blair et al., 2022). A Liputan6 report in December 2023 recorded 25 cases of suicide throughout 2023 due to online loan debt, showing the real dangers of this illegal practice.

The high growth of online loans further emphasizes the urgency of this study. CNN Indonesia (2025) reported that the total accumulated online loans reached IDR 75.6 trillion until November 2024, an increase of 27.32% from the previous year. Kompas data (2025) also show that 1,081 people were entangled in online loans in just the first three months of 2025, the majority of whom were women, showing the gender dimension in this issue. This situation demands a more effective public communication strategy to distinguish legal and illegal services, one of which is by changing the term from *pinjol* to *pindar* by the OJK (Arnani, 2024).

Thus, this study focuses on how the framing and social construction of online loan promotion messages on Instagram shape public perception, especially among the younger generation. The social construction theory approach of reality and SCOT, combined with the framing analysis methods of Gamson and Modigliani (1989), will be used to describe how promotional content not only conveys information but also frames financial reality. This research is expected to make a theoretical contribution to the study of digital communication as well as practical implications for regulators, service providers, and digital literacy education.

MATERIALS AND METHOD

This research used a constructivist paradigm based on the assumption that social reality results from intersubjective construction through social interaction and media representation (Berger & Luckmann, 1966/1989). This paradigm was combined with the Social Construction of Technology (SCOT) approach to understand that communication technology, such as Instagram, is not neutral but constructed by users and simultaneously shapes their behavior. To show social construction of reality more concretely, the study adopted the framing analysis of Gamson and Modigliani (1989), which provides a detailed approach to defining situations.

In this study, online lending services (*pindar*) on social media were seen as realities built through visual representations, narratives, and discursive practices on Instagram. The constructivist paradigm allowed the examination of how service providers actively shaped the image, meaning, and social norms of digital lending practices. SCOT strengthened this analysis by exploring how social media is interpreted by relevant social groups and becomes part of the dynamics in constructing digital financial reality.

An interpretive qualitative approach was used, focusing on visual and narrative analysis. This approach was chosen to explore complex meanings that cannot be reduced to numbers, especially in digital media representation. The analysis covered promotional content, including images, illustrations, photos, videos, and textual narratives such as captions, descriptions, and hashtags. These were linked to the dimensions of social construction of reality (externalization, objectification, internalization) and SCOT principles (interpretive flexibility, relevant social groups, closure and stabilization, wider context).

The research object was promotional content of online loan services published on the official Instagram accounts of OJK-licensed financial providers AdaKami and Kredione. These accounts were selected due to their high audience engagement, making them representative for describing the social construction of digital loan promotion. The focus was on how visual and narrative messages shaped public perceptions of "ease," "speed," "trust," and "security."

Data were obtained through two main strategies: digital content analysis and in-depth interviews. Content analysis examined visual elements (iconography, symbols, color tones, visual framing) and narratives (promotional captions, hashtags, invitations, testimonials), linked to social construction and framing analysis. In-depth interviews enriched the content analysis and ensured data triangulation.

Informants were purposively selected with three criteria: (1) representatives of Pindar Kredione involved in digital communication strategies, (2) digital communication experts familiar with financial service promotion trends on social media, and (3) active Instagram users from Gen Z and Millennials who accessed Pindar promotional content. Interviews were conducted via Zoom and face-to-face meetings, a multimodal approach intended to provide valid, in-depth, and relevant interpretations aligned with the research objectives.

RESULTS AND DISCUSSION

This research aims to understand how the social construction of online loan services (pindar) is formed through social media, especially the Instagram platform, with a focus on visual framing and narrative in promotional content by the official account of the service provider. This study uses an interpretive qualitative approach with a theoretical framework that combines the theory of the Social Construction of Reality (Berger & Luckmann, 1966), the Social Construction of Technology (SCOT), and the framing analysis of Gamson & Modigliani (1989).

In general, this study analyzed two official Instagram accounts from legal pindar service providers supervised by the OJK, namely AdaKami and Kredione. Each account was chosen because it met the criteria of activity, high visibility, and a significant volume of interaction from social media users from millennials and generation z, segments that are also recorded as the main users of online loan services in Indonesia (OJK, 2024; Inventure, 2024).

The main object of the research was in the form of eight visual and narrative promotional content (four from AdaKami and four from Kredione) which were analyzed in terms of visual messages (iconography, symbols, color tones, design styles) and narrative messages. In addition to content analysis, in-depth interviews were conducted with representatives of Kredione's digital marketing team, digital communication experts, as well as millennials and generation z as active Instagram users who have accessed online loan promotional content.

The data obtained were then analyzed using source triangulation techniques and methods Miles, Huberman & Saldana (2014) through the stages of data condensation, data presentation, and verification and conclusion drawn.

Preliminary results show that both AdaKami and Kredione use persuasive visual strategies with bright color tones, illustrations of young and energetic characters, and visual metaphors such as shortcuts or happy expressions when receiving money. Narratively, both accounts highlight words such as "liquid fast", "without guarantees", "safe and official OJK", which are the main frame devices.

In the framework of social construction of reality, this communication strategy reflects the stages of externalization (creation of a narrative of convenience and legality), objectification (strengthening the image of services through OJK symbols and trusted visuals), and internalization (acceptance of narratives by users as a reasonable and legitimate solution). While within the SCOT framework, it was found that the flexibility of interpretation among users partly saw it as a smart solution, while others expressed concerns about high interest.

The overview of this study confirms that social media, through Instagram (visibility, editability, persistence, and association), is the main arena in shaping public perception of digital loan services. This research also contributes to the study of digital literacy and financial communication, and offers a basis for the formulation of strategic interventions to strengthen consumer protection and more ethical financial education campaigns.

Framing Analysis of Online Loan Issues in Pindar Promotional Messages on Instagram

Framing analysis on online loan promotion content on Instagram utilizes the framework of Gamson & Modigliani (1989) which divides frames into framing devices (metaphors, exemplars, catch phrases, depictions, and visual images) and reasoning devices (roots, appeals to principles, and consequences).

In advertising or content, frame benefits are always prioritized, for example, the term "light installments without collateral" highlights the ease of instant access to capital, reduces the impression of risk, as well as positioning online loans as a natural action for the younger generation who are used to instant solutions. Visual images such as attractive iconography or bright color tones, as well as the emphasis on the "Licensed and Supervised by OJK" badge serve as depictions that verify legality, able to arouse public trust.

In reasoning devices, promotions often highlight the claims of "instantly liquid in 5 minutes" or "no hidden admin fees," building a logical cause-and-effect narrative of less effort, more benefits.

The results of the content analysis show that terms related to convenience, both from Pindar AdaKami and Kredione Ads appear 3-5 times per post on feeds and highlights, while the term risk (interest, fines) is only 1 time or eliminated altogether, so that the risk frame becomes almost non-existent. Thus, framing the issue of online loans on Instagram systematically forms the perception that borrowing through pindar services is a normal, reasonable, and legal act, so that this narrative is internalized by users through repeated interactions, which is reflected through the number of likes, positive comments, and even reposts to stories, to become a social construct that is imprinted in the collective minds of Gen Z and millennials.

Table 1. Comparison of Four Framing Materials of Pindar Promotion Materials

	AdaKami "1 Income 7 Budget"	**AdaKami "High Limit Loans"**	**Kredione's post "February So far..."**	**Kredione Ads "24-Hour Fast Loan"**
Framing Devices				
Metaphors	Assuming a loan as a personal financial management tool	Implying loans as a form of "prestige access"	Pindar as a summary of monthly achievements	Pindar ibrarat non-stop emergency services
Copies	Urban adult male figure managing household expenses	Young career woman smiling while looking at the loan limit notification	It doesn't show specific figures, just data	Visuals show disbursement numbers and quick response
Catch-phrases	"1 income 7 budgets", "wise financial management"	"high loan limit", "flexible and fast"	"February so far...", "active consumers throughout the month"	"24 hours liquid", "whenever needed"
Depictions	Narrative visual about financial management with the help of AdaKami	Narratives that shape the image of success through access to large loans	Data is used to impress credibility and stability	Aggressive promotional style, nuanced of emergency needs
Visual Images	Infographic style with blue-green tones; Family Illustration	Professional female image and loan limit visual	Monthly user activity data slides	Bright red, bold font, clock and emergency icons

	AdaKami "1 Income 7 Budget"	**AdaKami "High Limit Loans"**	**Kredione's post "February So far..."**	**Kredione Ads "24-Hour Fast Loan"**
Reasoning Devices				
Roots/Casual Analysis	The root of the problem: complex financial management among young people	Problem: access to large funds is often limited	Problem: needs transparency and user activeness	Problem: sudden needs that cannot be postponed
Appeals to Principles	Principles of healthy, wise, and planned budget management	Principles of service efficiency and trust	The principle of numbers-based credibility	Principle of quick response and non-stop service
Consequences	If you don't manage your finances, life is unbalanced	If you do not have access to large funds, the potential is hampered	If it is inactive, it is inefficient to use the platform	If it is not disbursed quickly, emergency needs will not be met

The results of the framing analysis of four online loan promotion materials (pindar) from AdaKami and Kredione show different narrative and visual approaches in framing the meaning of digital loans in the eyes of young audiences. There are people who tend to be educational and aspirational who emphasize the importance of financial management and an image of success through flexible access to funds. The visuals used are soft, full of pastel colors, featuring family figures or professional women, reinforcing the impression that loans are a productive and legitimate tool in daily financial life.

Instead, Kredione adopts a more aggressive and transactional framing. In the content above, loans are represented as a quick response service like an emergency need that must be met immediately. The emphasis on numbers, disbursement times, and quick response reinforces Pindar's image as an instant solution without much consideration. The metaphor used also positions loan services as financial "first aid", with a dominant visual style of red and bold letters that impress urgency. This difference reflects how framing in digital promotion can shape public perceptions of the legitimacy and social function of online debt practices.

Analysis of Pindar's Promotion Construction on Instagram on AdaKami and Kredione Ad Content

The promotion of online loan services (pindar) on Instagram not only represents a digital marketing strategy, but also shapes and reproduces a new social reality through symbols, narratives, and technological interactions. Within the framework of the Social Construction of Reality theory (Berger & Luckmann, 1966/1989), this process takes place through three main stages: externalization, objectification, and internalization.

At the externalization stage, smart service providers such as AdaKami and Kredione produce visual content that utilizes colors, testimonials, and symbols associated with ease and financial success. The visual feed, which is dominated by calm colors such as green or blue, as well as excerpts from user experience, creates an initial impression that the pindar service is a practical and modern solution to the economic needs of the community.

Objectification arises when digital elements such as application logos, legality badges from the OJK, and slogans such as "Flash Financial Solutions" become widely accepted symbols as social institutions in the digital space. The support of Instagram features such as explore pages, story highlights, and the use of interesting hashtags also strengthens the legitimacy and spreadability of the narrative.

The internalization stage then occurs among users, especially young people. Data from Inventure (2024) shows that 61% of Gen Z use digital services to support their lifestyle, marking that the message "digital debt is commonplace and reliable" has been embedded in society's subjective understanding.

In the perspective of Social Construction of Technology (SCOT) by Pinch and Bijker (1984), the narrative of online lending shows interpretive flexibility. For example, the phrase "no guarantees" can be interpreted as ease of access by some people, but it also raises concerns about financial commitments and risks by others. With 100.9 million Instagram users in Indonesia, 65 percent of whom are aged 18 to 34, the main social groups targeted by this promotion are Gen Z and millennials, who actively consume visual and narrative content.

The closure and stabilization process is achieved through the embedding of legality symbols such as OJK badges and official logos, which neutralize doubts and make pindar services an accepted and standardized technological artifact. From the 96 lending platforms that have obtained permits from the OJK, it can be concluded that online lending practices are now part of the digital economy ecosystem of urban and semi-urban communities in Indonesia.

This narrative will further elaborate on the construction of messages and meanings in the promotion of AdaKami and Kredione's online loans on Instagram based on the theory of Social Construction of Reality and Social Construction of Technology.

Analysis of Interview Results

To gain a deeper understanding of the phenomenon being studied, the researcher conducted in-depth interviews with a number of sources who have direct relevance to the context of the study. The data from the interviews were analyzed using a thematic approach, with the coding process as the first step to organize information based on the categories of meanings that emerged from the conversation.

In this process, the researcher uses a color coding system to visually mark key themes, make it easier to identify patterns, and distinguish the nuances between categories more systematically. Each color represents a specific topic or issue that fits the purpose of the research. As part of efforts to ensure the validity and credibility of the data, the researcher applied a method triangulation process, namely by comparing the results of framing and construction analysis with the results of in-depth interviews. The Color Coding System can be read in the Appendix.

There are 4 important points that are keywords in the interview results. In the increasingly massive online lending landscape in Indonesia, various communication dynamics have emerged that show how important it is to understand digital literacy among the public. The low digital literacy of prospective borrowers is the main entrance for various forms of communication manipulation. Many users do not have a deep understanding of the risks, rights, and legal implications of the digital loans they access.

On the other hand, there is the phenomenon of opportunistic usage, which is when borrowers no longer position online loans as a solution to urgent needs, but as a source of income or instant capital that continues to be relied on. This pattern shows an unhealthy relationship between users and digital lending services, which is reinforced by manipulative communication strategies.

Online loan service providers often use persuasive communication or strong framing through emotional copywriting strategies, compelling visuals, and message repetition that targets the audience's emotions and impulses. The framing used often forms the perception that loans are a quick and easy solution, without highlighting hidden consequences or conditions.

All of this is combined in the form of instrumental communication, which is a type of communication that no longer aims to convey information neutrally, but is consciously designed to direct the actions and decisions of prospective borrowers. This communication focuses on the end result in the form of downloading applications, filling in data, and taking loans without giving enough space for critical reflection from users.

a. Digital Communication Expert's Perspective

Based on an interview with the first informant from the Expert, Mr. Dudi Rustandi, data condensation was obtained, in this case Dudi highlighted that low digital literacy is the main entrance to people's vulnerability: even though it is considered "luxurious" in access to information, even users with basic knowledge can be trapped by quick offers. He also noted opportunistic usage, where some people use online loans as a source of income even though they risk defaulting.

The next factor is persuasive communication, where copywriting, visuals, and repetition of messages "drugge" the audience through hyperbolic AIDA techniques. "Sudo solutions" or false solutions emerge as negative framing when risks are not honestly disclosed. Finally, Dudi emphasized the nature of instrumental communication, where service providers do not just provide information, but form actions, utilizing reasoning devices such as "no guarantee" or "0.6% interest" to create the illusion of convenience.

In the presentation of data, key quotes are organized based on the theme: minimal digital literacy, opportunistic usage, persuasive framing, instant solutions, instrumental communication, and visual elements. For example, all the persuasive framing elements are displayed alongside a real example of an Instagram post that only requires an ID card for a loan of tens of millions. Meanwhile, the theme of instant solutions is presented through the phrase "sudo solution" which is identified as a slippery strategy to cover hidden costs. Data visualization was carried out with a code matrix showing the frequency of occurrence of each theme in all Dudi answers.

Dudi concluded that online lending is a national strategic issue in digital communication, because persuasive framing and mediation continue to shape the social reality that lending is a legal and reasonable financial solution. This is reflected in the statement "Many of our friends are entangled in loans because of minimal digital literacy... Persuasive communication in the media... 'Drugging' through words, visuals, and message repetition. Online loan communication is instrumental, not only conveying information, but influencing actions" (instrumental communication).

This answer summarizes three main themes: vulnerability due to low digital literacy, persuasive framing as a tool of "anesthesia," and the nature of communication that serves to influence action. Dudi emphasized that user behavior is guided not by rational needs alone, but by systematic communication strategies.

"Online loan promotion often frames itself as an instant solution without honestly displaying risk. This is called 'sudo solution'. His copywriting utilizes techniques such as AIDA (Attention, Interest, Desire, Action) in a persuasive and hyperbolic style." This statement shows the negative framing of "instant solutions," which is the use of sweet jargon to cover up the financial consequences in the long run.

By referring to AIDA for persuasive messaging and the concept of mediatization that emphasizes the repetition of messages in the stabilization of meaning (Altheide, 2014), Dudi found that communication patterns that focus on attracting attention and stimulating desire are ignored while risk factors are ignored.

"In general, color does not really determine the effect of persuasion, but many financial institutions use green (religious and trusted), blue (stability), or purple (unique). Effectiveness is not just about color, but the visual convergence of colors, symbols, copywriting, numbers, and audiovisual design as a whole." Here, Dudi elaborates on the visual element of color as one of the framing components. He emphasized that effective persuasion is achieved not through a single element, but through synergy between visual, text, and audio-visual elements, consistent with a multimodal semiotic approach.

b. Perspective of Online Loan Screen Provider (Kredione)

Based on interviews with the second and third informants of the Online Loan Representative, namely Mr. I Made Wisnu Saputra (Head of Marketing) and Mrs. Yayang Sekar Kinan (Social Media Specialist), a structured and layered communication construction pattern was found.

Kredione strategically frames their visuals (framing) through strict brand guidelines. The main color of green is chosen to give the impression of calm and trust, while the secondary color of yellow gives a friendly impression. Logo placement is mandatory, which reinforces visual identity consistently across digital channels.

As Mrs. Yayang said, that "The dominant color used is green (for a polite and positive impression), with a secondary color yellow. The design and placement of the logo is mandatory."

The key metaphor "Comrade for financial solutions" is used in almost all captions and visuals, which frame lending not as a financial burden, but rather as a form of emotional support. "The main message used is 'Friends for financial solutions'. Online loans are interpreted as a form of support, not a burden."

Kredione's communication is very instrumental, aiming directly to build trust and encourage action. This can be seen from the use of slogans and jargon such as "Wise to Borrow" and the hashtag #BijakMeminjam, which are repeatedly used to establish legal associations and responsibilities. "This jargon is used to reinforce Kredione's image as a legal, friendly, and responsible platform."

Legality claims are presented explicitly along with certification symbols or icons. This is done not for educational purposes alone, but to form the perception that their services are safe and legitimate to use. "Kredione is a legal online loan platform registered with the OJK and is an official member of AFPI. All of its staff are certified."

A narrative that oversimplifies lending as "peer support" without addressing long-term risks or responsibilities, creates a space for interpretation that is prone to misunderstanding. In this context, positive framing can disguise the financial complexities behind the product, potentially reinforcing consumptive practices among users with low digital literacy.

Although not explicitly stated by the source, framing Kredione as a "financial solution friend" opens up the opportunity for the emergence of a segment of users who see this service as a quick way to get additional funds, including for non-urgent needs (for example, online shopping or lifestyle). This framing can be used by users opportunistically as a tool to fulfill consumption.

Kredione's communication strategy is not only developed, but also monitored and updated based on quantitative data. They actively monitor engagement rates, number of views, reach, and feedback as indicators of framing success. This practice shows that framing is not a one-way activity, but part of a cycle of evaluation and reinforcement of narratives.

c. Instagram users (Gen Z and Millennials)

The results of the analysis of six informants who were exposed to online loan promotion content (pindar) on Instagram showed a consistent but layered pattern in the way they interpreted, responded, and responded to the digital promotional message. In the data condensation stage, a number of main themes were found that were repetitive and complementary.

Visual elements such as green, large numbers, infographics, and animations were the initial triggers that attracted the attention of informants. However, for some informants such as Faris and anonymous informants, the audio element is actually the main stimulus. Distinctive sounds such as the falling coin effect evoke an instant recognition of the promotional content, even before they are aware of the visual content. This shows that pindar uses a multi-sensory approach to reach the audience, bypassing the limitations of visual fatigue that often occurs on social media.

In the aspect of lack of digital literacy, one of the informants said that "Many of our friends are entangled in loans because of minimal digital literacy. Even some of those who we consider literate can still be trapped." (Faris, 26 years old, male, private employee). This highlights that vulnerability comes not only from technical ignorance, but also from an inability to read and interpret digital messages critically. As a financial solution (opportunistic use) in the technological era, Faris mentioned that "There are also those who deliberately use online loans as a source of income, even though they are not paid." While Anti (31 years old, female, entrepreneur) observes that "Many also use these loans for things that tend to be consumptive, such as buying concert tickets or fulfilling their lifestyle.".

This statement shows that online loans are often used not for urgent or productive needs, but for non-essential consumption. This reflects opportunistic behavior that weakens the perception of risk towards online lending.

All informants recognize the existence of a framing strategy and persuasive communication in pindar promotion. As Susetyo (40 Years Old, Male, Private Employee) says "The color green has always been synonymous with that type of loan, reinforced by explicit sentences such as '0% interest', '15 million loan'."

Anti also added that phrases such as "There is a problem, then the solution is with us", give the impression that the loan provider is a "helper", even though the solutions offered are not necessarily financially sound. They build instant appeal through symbols, numbers, and "savior" narratives.

Some informants said that pindar advertising is not just about providing information, but is directed to trigger action (instrumental communication). Anti and Susetyo emphasized that they only respond to ads when there is a specific need, and process them rationally, such as considering loan limits, interest amounts, or repayment terms. This suggests that although persuasion works, the final decision remains through cognitive processes and risk measurement, reflecting communication that is instrumental in nature.

Anti criticized: "Those who should have been looking for a more positive solution instead thought, 'Oh easy, there's a paylater'." Susetyo said: "After clicking, large interest and long tenors are often found, the condition info is only visible after being redirected." While Anonymous warned: "They will look for another loan application to cover previous debts, this cycle keeps repeating." All three quotes suggest that the initial framing of "quick fixes" ultimately hides risks that can lead to long-term financial entanglements.

All informants also cited visual elements as the main entrance to their attention. This shows that visuals are not only decorative, but serve as a simultaneous emotional and logical framing tool

Integration of Framing Analysis, Construction Analysis, and Interview Result Analysis

The results of in-depth interviews with digital communication experts, online loan service providers, as well as Instagram users, show strong consistency with the findings of framing analysis and social construction in this study. The findings confirm that the promotion of pindar services on social media not only conveys information, but also actively shapes public perception and behavior through visual and narrative communication strategies that are persuasive and structured.

Online loan promotion, as explained by the informants, is designed to produce instrumental communication, namely communication that does not just convey information, but is deliberately directed to influence the actions of the audience. This is evident in the use of visual elements such as green and purple to build a sense of trust, as well as the use of direct invitation phrases such as "liquid in minutes" or "loan without collateral" that emphasize ease and speed as the main attractions.

Within the framework of framing analysis used (Gamson and Modigliani, 1989), the findings of the interviews reinforced the identification of frame devices such as metaphors ("friends of financial solutions"), visuals (logos, large numbers), as well as keywords that are repeated to create a suggestive effect. Meanwhile, on reasoning devices, promotions tend to display arguments that normalize online loans as legitimate, fast, and safe, without explicitly including consequences or risks.

Furthermore, the results of the interviews also deepen the understanding of the process of social construction of reality (Berger & Luckmann, 1966/1989). The externalization stage appears in the production of visual and narrative content that emphasizes ease of access and emotional response. Objectification occurs when such symbols and narratives are massively spread on Instagram, becoming part of a user's visual routine and perceived as something "ordinary." The internalization stage can be seen from how users, especially young age groups, began to accept online loans as a normative financial solution, even for non-essential needs such as lifestyle or entertainment consumption.

However, interviews with users also show that critical resistance is growing. Many informants stated that they reassess the promotional narrative after experiencing themselves or witnessing negative experiences from others, such as hidden interest or privacy violations. This shows that internalization does not occur absolutely, but rather through a process of interpretation and re-evaluation based on social experience and personal reflection.

From the perspective of Social Construction of Technology (SCOT), the communication strategy carried out by service providers such as Kredione reflects the flexibility of interpretation. Sentences such as "no collateral" or "quick loan" can be interpreted as a solution by some audiences, but also seen as skeptical by others. The relevant social groups in this case Gen Z and millennials have a dominant role in shaping the meaning of this technology, especially through their interactions on social media. Stabilization occurs when these meanings begin to be widely accepted and no longer questioned, thus forming the image of online loan services as something normal and legal.

The convergence between promotional framing, Instagram's technical capabilities (such as algorithms, hashtags, stories and reels features), and the low state of digital literacy, shows how social media is not only a channel for delivering information, but also a space for the construction of social meaning for certain financial practices.

Thus, the triangulation results of interviews, framing analysis, and social construction reinforce the conclusion that the promotion of online lending services on Instagram works strategically to shape social realities that influence user perceptions and actions. In the midst of low digital literacy, this has the potential to create new vulnerabilities, especially for groups of people who do not have reflective capacity or access to balanced information. Therefore, collaborative interventions from regulators, service providers, and educators are needed to build more ethical and transparent digital communication.

Criticisms, Constraints, and Recommendations for Results

1. Criticism

Based on the results of the framing analysis of online loan advertisements and in-depth interviews with various informants, including experts, service provider representatives, and victims, it can be seen that there is a gap between the provider's communicative goals (normalizing, facilitating access) and the protective needs of the audience, while some criticisms are outlined below:

a. Asymmetric Framing and Risk Elimination
   The results of the content analysis showed that online loan ads highlighted more positive sides, such as "unsecured light installments," "liquid funds in 5 minutes," and "limit 0–100 million". While information about risks such as high interest or fines is rarely displayed, on average it only appears once in a single upload, or is even omitted altogether. Framing like this creates information asymmetry, where young consumers are exposed to a narrative of convenience without a long-term cost context.
b. Normalization of Debt as a Part of Daily Life
   Through framing devices and reasoning devices, advertising produces the social reality that online debt is reasonable, legal, and modern even for consumptive needs such as coffee, skincare, or travel. This is dangerous, because it moves debt from the realm of "desperate act" to "cash flow

management" when in practice many victims are mired in a cycle of "dig holes to cover holes."

c. The gap between Marketing Strategy and Consumer Protection
Although legal platforms (AdaKami, Kredione) emphasize OJK/AFPI certification as reasoning devices to build consumer trust, risk education efforts are still minimal. Educational narratives only come in limited captions or separate videos, not intensively integrated in the overall promotional materials. This gives rise to an imbalance, where consumers see legality, but fail to understand the effective interest mechanism and potential additional burdens.

d. Over Personalization by Algorithm
Informants (Gen Z and millennials) have repeatedly mentioned that ads appear "right at the moment of need" thanks to algorithms. This increases engagement, but at the same time triggers an impulsive response pattern. From a communication ethics standpoint, this practice can be criticized as contextual manipulation, where privacy and behavioral data are exploited to encourage debt consumption.

e. Low Financial Digital Literacy
Although minimal digital literacy is identified as a source of vulnerability by experts, research shows that some victim informants (gen Z, millennials) are already technically literate enough to open applications, check tenors/interest, but still fail to see "hidden costs" or aggressive billing practices. This indicates that financial literacy is not balanced with digital literacy, so it is necessary to criticize the focus on education that is only digital without deepening financial understanding.

2. Obstacles

Financial digital literacy is still minimal, causing framing interpretation to be very flexible. Some of the research obstacles can be detailed as follows:

a. Policy and Regulation Fragmentation
Although the OJK has introduced the term "pindar" to distinguish legal services since December 2024, many consumers are not familiar with the difference between "pinjol vs. pindar". Existing regulations have not been supported by massive socialization programs at the grass-root level, so regulatory constraints are not directly transferred to consumer protection.

b. Illegal Practices That Are Still Rampant
Illegal platforms often use similar names, fake domains, or unofficial social media accounts to lure users. The existence of these "shadow apps" makes it difficult for consumers to distinguish which services are registered or not.

c. Methodological Limitations in Qualitative Research
In-depth interviews and framing analysis capture the perception of actors, but they cannot reach a broad population scale. Time and resource constraints make it difficult for researchers to conduct advanced quantitative surveys to measure the effects of framing representatively.

d. User Resistance to Education
Many victims of aggressive billing trauma tend to reject education from official sources and rely more on "friend testimonials." This poses the challenge of how to effectively convey risk information without generating resistance.

3. Recommended Results

The recommendations given include:

a. Integration of Risk Framing in Promotional Content
Regulators such as the OJK and AFPI need to require the pindar platform to display a risk frame at least balanced with the benefit frame. For example, each ad should include a "simulation of installments along with effective interest and fines" in a concise infographic format. This can help improve information asymmetry.

b. Integrated Financial Digital Literacy Program

Governments such as the Ministry of Finance and the Ministry of Communication and Communication should launch financial literacy modules that combine digital literacy (how to use applications safely and wisely) and financial literacy (how to calculate effective interest, understand contract terms, etc.). This module can be disseminated through universities, companies, and socialization in villages/sub-districts. For example, civil society organizations engaged in digital literacy issues such as ICT Watch which launched the PADI (Safe and Digital Inclusive Women) program which contains digital literacy and digital financial literacy training for women.

c. Strengthening Regulatory Enforcement and Data Synchronization
Multi-stakeholder collaboration between the OJK, the Ministry of Commerce, and the Police can be carried out to conduct real-time monitoring of domains and social media accounts of illegal loans so that the public is more protected.

d. Standardization of Fintech Marketing Ethics
The fintech industry needs to agree on a marketing code of ethics so as not to manipulate algorithmic data, limit the frequency of ad serving for vulnerable segments, and ensure each campaign is approved by an internal ethics committee. Fintech associations can act as independent watchdogs.

e. Participatory Approach in Research
The next research should involve loan victims as co-researchers in the research design, so that insights about trauma and resistance can be integrated into recommendations. The participatory action research (PAR) method can deepen understanding of the victim recovery process.

f. Periodic Evaluation and Audit
An independent quarterly audit of Pindar's promotional content on Instagram is conducted to assess the balance of benefit vs. risk frames. The audit results can be published as an open report to encourage market transparency and put positive pressure on the platform.

g. Development of Digital Decision Support Tools
The development of AI-based applications or "loan-advisor" features within the official fintech ecosystem can be used to calculate automatic installment simulations when users see pindar ads. This feature must be accessed before the sign-up process, so that users get a complete picture of financial obligations.

CONCLUSIONS

This research demonstrated that *pindar* promotions on Instagram frame online loans as a normal, reasonable, and legal practice by using metaphors, catch-phrases, and visuals emphasizing instant access and simplified reasoning, with content heavily favoring benefits over risks. AdaKami and Kredione's distinct but complementary visual and narrative strategies further reinforce this social reality, portraying loans as either structured financial tools or friendly, secure solutions. The study highlights Instagram as a "symbolic arena" where persuasive messaging and platform dynamics shape Generation Z and millennials' collective acceptance of online borrowing as a natural response to economic pressures. Future research could explore the long-term psychological and financial impacts of this normalized framing on users, including how it influences their borrowing behavior and risk awareness.

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