

Representation Moral Message of Sacrifice by the Sandwich Generation in the Film Home Sweet Loan

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ABSTRACT

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The sandwich generation phenomenon refers to a situation where individuals in their productive years are forced to bear dual responsibilities: taking care of their parents and other family members who are still dependent on them. In Indonesia, the sacrifices made by those in the sandwich generation are often seen as a moral obligation of the family, without any consideration for the well-being of the individual. This perspective isn't only reflected in social practices but is also perpetuated and legitimized through popular media, including films. This study aims to analyze the moral messages conveyed about the sacrifices of the sandwich generation in the film *Home Sweet Loan*, using Charles Sanders Peirce's semiotic approach. A qualitative descriptive method was used in this research. The analysis focused on the relationships between signs, objects, and interpreters, thereby uncovering the moral messages conveyed in the film's narrative. The results show that *Home Sweet Loan* portrays the sacrifices of the sandwich generation through the structural, emotional, and financial burdens faced by the main characters. Such sacrifices are presented as actions that are considered normal, often go unnoticed, and are imposed in the name of family responsibilities. Yet, the film also conveys important moral messages about the importance of empathy, equal roles within the family, the limits of sacrifice, and an individual's courage in protecting their own well-being. This research contributes to the study of film semiotics and media studies by showing how films shape and challenge societal perceptions of the sandwich generation phenomenon in Indonesia.

1. Introduction

The sandwich generation phenomenon refers to a situation where an individual is faced with dual responsibilities taking care of aging parents while also providing support and care for younger siblings who are still dependent on them. In other words, those in the sandwich generation are caught between two different generations.

The sandwich generation isn't seen as a phenomenon that operates in a uniform manner. Instead, it's shaped by various social factors, including economic conditions, gender relations, and family cultural patterns. Given the differences in experiences and responsibilities among individuals, regardless of gender or family structure, it's more accurate to consider the sandwich generation as a social construct that varies depending on the context, rather than merely an individual phenomenon (Rahayu & Rifayani, 2024).

The analogy of a sandwich is often used to illustrate this situation. In this analogy, the top slice of bread represents the parents, the bottom slice represents the children or siblings, while the filling in between represents the individual themselves (Annisa et al., 2024). The term sandwich generation

was coined by Dorothy A. Miller, a professor at the University of Kentucky, in 1981. In Indonesia, the concept of the sandwich generation is particularly significant. Approximately 8.4 million Indonesians (62.71%) belong to this group. They live with their elderly parents, relying on money or goods sent by their children to survive (Putri & Prasetyo, 2024).

The normalization of the sandwich generation becomes problematic when individual sacrifices are seen as inevitable consequences of family life. From this social perspective, those in the sandwich generation are expected to always put the needs of the family first. However, these sacrifices are rarely considered as social issues that require critical reflection. Instead, such sacrifices are legitimized as necessary actions, thereby masking the imbalance in roles within the family and ignoring the individual's right to self-wellbeing

This normative perspective isn't only shaped by social practices, but it's also reflected and reinforced through popular media, including films. With their audio-visual characteristics, films serve not only as a source of entertainment, but also as a medium that shapes social perceptions, influences how people think, and conveys values and moral messages to viewers. As (Hutagalung, 2020) pointed out, films are both artistic and cultural creations, as well as audio-visual communication tools. They combine artistic and technological elements into a cohesive whole.

Film *Home Sweet Loan* is a family drama that explores the phenomenon of the sandwich generation. The story is centered around Kaluna, a woman who dreams of owning her own home. However, her aspirations are hindered by her financial responsibilities towards her parents and extended family. The film highlights the pressures of economics, role conflicts, and the dilemmas that arise when personal interests conflict with family obligations.

Although there have been studies that use the film *Home Sweet Loan* as their subject of analysis, such as the research by (Khorinur et al., 2025) most of these analyses still focus on a descriptive understanding of the phenomenon of the sandwich generation in general. They also rely on theories proposed by Roland Barthes. To date, there has been limited research that specifically examines how the moral messages related to the sacrifices made by the sandwich generation are constructed, normalized, and legitimized through visual elements, narratives, and symbols in the film. According to (Hia, 2025) the moral messages in films can be analyzed by observing scenes, dialogues, and by categorizing certain values. This allows researchers to understand how these values are constructed and interpreted within the film

Based on these research gaps, this study employs Charles Sanders Peirce's semiotic approach to analyze the relationships between signs, objects, and interpreters in the film *Home Sweet Loan*. This approach enables the researcher to understand how the film functions as signs that represent social reality. It also helps to understand how these signs are interpreted as moral messages about the sacrifices made by the sandwich generation. Thus, this study aims to answer the question: How are the moral messages about the sacrifices of the sandwich generation represented or interpreted through signs, objects, and interpreters in *Home Sweet Loan*?

It is hoped that this research will contribute to the study of film semiotics, media studies, and our understanding of the "sandwich generation" in Indonesia.

2. Method

This study employs a qualitative descriptive research approach. According to Moleong (2011) as cited by (Kartini et al., 2022) qualitative research aims to provide a comprehensive understanding of the phenomena experienced by the research subjects, such as their behaviors, perceptions, motivations, actions, and other experiences. The qualitative descriptive research approach was chosen because this study focuses on describing and interpreting social phenomena, rather than measuring or testing hypotheses.

Based on the type of research in question, the approach used is Charles Sanders Peirce's semiotic approach. In the study of visual communication, this approach is understood as a triadic analytical framework that includes signs, objects, and interpreters. Within this framework, Peirce classified signs into three main types: icons, indices, and symbols. These classifications are determined by the relationship between the sign and its object whether it's similarity, causal relationship, proximity, or

social convention. This tripartite approach is widely used in research related to media and film in Indonesia, as it enables systematic analysis of how audio visual elements represent meaning, both explicitly and implicitly (Wulandari & Siregar, 2020)

The semiotic approach was chosen because it's a method used to analyze and interpret the meaning of symbols or signs within media texts. In this study, the film *Home Sweet Loan* was analyzed using qualitative content analysis. This approach takes into account visual elements (images), auditory elements (dialogues and sounds), as well as the context in which the scenes occur. Peirce's semiotic approach emphasizes the relationship between three elements of meaning: the sign itself, the object to which the sign refers, and the interpreter who assigns meaning to the sign. When these three elements interact with each other during the interpretation process, the social meaning represented by the sign is thereby established.

This approach allows researchers to examine how the scenes, dialogues, character expressions, and settings in the film *Home Sweet Loan* function as symbols that convey the moral message of sacrifice by the sandwich generation.

3. Result and Discussion

3.1 Presenting the Result

Home Sweet Loan is a film produced by Visinema Pictures and Legacy Pictures. Yunita Siregar plays the role of Kaluna, along with other supporting actors. The film was directed by Sabrina Rochelle Kalangie. It became one of the most talked about films due to its exploration of social issues related to the sandwich generation individuals who must bear the responsibilities of taking care of both their parents and siblings. The film was released on September 26, 2024. It received special attention from critics and audiences alike, thanks to its themes of family and sacrifice.

This film features Kaluna as the main character. She's a young woman who belongs to the sandwich generation people who are responsible for taking care of their parents while also trying to establish their own families. Kaluna lives with her parents and siblings, who all depend on her for financial support. Along the way, Kaluna faces emotional pressures, role conflicts, and financial difficulties as she tries to balance her personal dreams with her family's needs, especially when her extended family is going through economic troubles.

With the help of her friends, Kaluna tries to find solutions to the problems she faces, including balancing her responsibilities towards her parents and siblings who are under her care. Through this narrative, the film portrays the tensions, sacrifices, and dynamics within the family in a realistic manner. Thus, it effectively captures the social realities of the sandwich generation.

According to Sobur (2006) as cited by (Natalia and Rantriandita E, 2022) semiotic analysis uses Charles Sanders Peirce's theories. Elements of films, such as scenes and dialogues, are analyzed as signs. The phenomenon being represented in the film is the challenges faced by those who are part of the sandwich generation including financial pressures, emotional strains, and role conflicts. The meaning of these signs is determined by how the audience interprets them. Thus, the film conveys a moral message about the sacrifices that come with being part of the sandwich generation

Below is a scene that conveys the moral message of sacrifice by the sandwich generation, as identified by researchers.

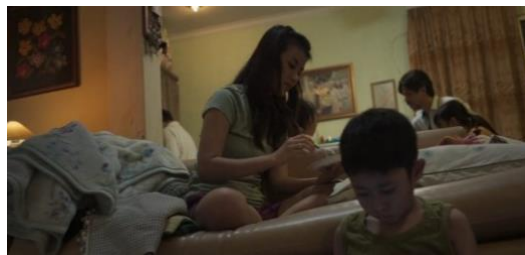


Scene: 1

Source: Netflix

Table 1. Scene 1

Sign	Dialog: “Yes, but it’s only I who has to sleep in the maid’s room.”
Object	Kaluna was forced to move into the maid’s room, without her knowledge, after her own room was taken over by her nephew.
Interpretant	Kaluna must sacrifice her comfort and personal space for the sake of the other family members.



Scene: 2

Source: Netflix

Table 2. Scene 2

Sign	Dialog: “Green beans soup again.”
Object	Kaluna sister complained that the food served was always the same, even though it was prepared by Kaluna herself, who had just gotten back from work.
Interpretant	This scene represents the emotional injustice that Kaluna, as a sandwich generation, faces. Her sacrifices, exhaustion, and efforts to meet her family’s needs go unappreciated. Instead, she’s criticized and forced to accept these responsibilities without complaint.



Scene: 3

Source: Netflix

Table 3. Scene 3

Sign	Dialog: "Astagfirullah! Oh My God! What is that?"
Object	The room that Kaluna was staying in was uninhabitable due to a broken roof. This situation forced Kaluna to find another place to sleep, and she had to sleep on the sofa in the living room until the room could be repaired.
Interpretant	This scene reflects the sacrifices that the sandwich generation is forced to make. They're constantly forced to compromise for the sake of the family, even when it comes to basic needs like having a proper place to rest. Kaluna decides to sleep on the sofa because the bedroom isn't usable, while the rest of the family continues to use their own rooms.



Scene: 4

Source: Netflix

Table 4. Scene 4

Sign	Dialog: "Don't want to buy this or that. Why bother at all?"
Object	The conflict between Kaluna and boyfriend arose from differences in their views regarding money management. Kaluna's frugal attitude was criticized and perceived as excessive. This situation was related to Kaluna's goal of saving money to buy a house, given the financial burdens he faced.
Interpretant	This scene is seen as a representation of the sacrifices made by the sandwich generation people who sacrifice their own pleasures and comforts in order to ensure a secure future for themselves and their families.



Scene: 5

Source: Netflix

Table 5. Scene 5

Sign	Dialog: “It’s you who owe the money. Why should I be the one to pay it off?”
Object	Kaluna’s older brother was overwhelmed by online loans, to the point where he had to pledge his family’s house as collateral. In this situation, the family pressured Kaluna to use his personal savings of 300 million rupiah to pay off the debts, so that the house wouldn’t be seized. After all, those debts weren’t Kaluna’s own decisions to incur.
Interpretant	This scene is seen as a representation of the structural burdens faced by the sandwich generation those who are responsible for taking care of both parents at the same time. In this context, the financial responsibilities of the family are disproportionately placed on one individual who is considered to be the most able to handle them.



Scene: 6

Source: Netflix

Table 6. Scene 6

Sign	Dialog: “Kal! Kaluna! Where are you going, Kal?”
Object	Kaluna’s action of leaving the house, a decision to distance himself from the family environment.
Interpretant	Shows concern and surprise from others, as well as an effort to stop Kaluna from leaving. Furthermore, this reflects the emotional closeness within the family, while also revealing Kaluna’s inner struggle as a sandwich generation faced with family demands and his personal desires.

Based on an analysis of all the scenes in the film *Home Sweet Loan*, the sacrifices made by the sandwich generation are reflected in the structural, emotional, and financial burdens that individuals within the family must bear. These burdens are not always recognized or appreciated.

3.2 Create a Discussion

Based on Charles Sanders Peirce's semiotic analysis of the six scenes in the film *Home Sweet Loan*, a number of moral messages emerge. These messages consistently reflect the sacrifices made by the sandwich generation. These moral principles relate not only to family responsibilities, but also to values such as empathy, justice, responsibility, and the boundaries within family relationships.

1. The first scene clearly conveys a moral message about the injustice of unequal roles and the importance of respecting individual rights. Kaluna's sacrifice, in giving up her private space, shows that in a family, the common good should not be achieved at the expense of an individual's dignity. The moral lesson here is that sacrifices should be made with mutual agreement and respect, not through unilateral coercion.
2. The second scene conveys a moral message about empathy and appreciation for the emotional efforts that go into household chores. The complaints about the food prepared by Kaluna represent the lack of empathy within the family, where sacrifices and hard work are ignored. The moral of this scene is that family solidarity requires mutual understanding, not just mere compliance with expectations.
3. In the third scene, the film conveys a moral message about justice in meeting basic needs. Kaluna's inadequate living conditions and her decision to sleep on the sofa illustrate that the sacrifices made by the sandwich generation often go beyond what's reasonable. This moral message serves as a reminder that sacrifices should not undermine an individual's right to a decent living space.
4. The fourth scene conveys a moral message about self-control and delaying immediate gratification for the sake of the future. Kaluna's frugality and her conflicts with her partner show that, for the "sandwich generation," family responsibilities require sacrifices in one's lifestyle. The moral of this scene is that responsibility and long-term planning are important, even if they lead to tensions in personal relationships.
5. The fifth scene conveys a moral message about the injustice of unfair responsibilities and the importance of sharing burdens in a fair manner. The pressure placed on Kaluna to pay off her brother's debts shows that family solidarity should be based on fairness and collective effort, rather than placing the blame for individual mistakes on one person alone. The moral lesson here is that shared responsibility must be distributed evenly among all members of the family.
6. The sixth scene conveys a moral message about the limits of sacrifice and the courage needed to defend one's own rights. Kaluna's decision to leave home shows that sacrifice isn't an endless obligation. This moral message emphasizes that taking care of one's own well-being is part of one's moral responsibilities, both towards oneself and towards one's family.

4. Conclusion

This study shows that the film *Home Sweet Loan* conveys a moral message about the sacrifices made by the sandwich generation through visual elements, dialog, and narrative techniques. These elements create relationships between signs, objects, and interpretations, as proposed by Charles Sanders Peirce. Through these relationships, the film conveys the idea that the sacrifices of the sandwich generation should be guided by values such as empathy, justice, and mutual support. It also emphasizes the importance of recognizing individual boundaries. In this way, sacrifice isn't seen as a passive moral obligation, but rather as a reciprocal relationship that requires balance and respect, so as to avoid inequality and suffering.

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