

## ***S&K Berlaku: A Short Screenplay on Consumer Culture***

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### **ABSTRACT**

In Indonesia, excessive shopping has increased due to consumer culture, which has led to the widespread use of online loans with a notably high tendency for borrowers to fail to make payments. In researching for this creative work, we tackle the problem of consumer culture and how to break free from its influence. Using Slater's (1997) and Baudrillard's (1998) theories of consumer culture as a framework, this creative work illustrates how people use online loans not only to make purchases but also to elevate their social standing and win praise from their peers. This creative work also explores the fatal consequences of using online loans, as the main character faces a series of terror after failing to repay his online loan debt and is forced into confrontation with an organ trafficking syndicate disguised as debt collectors.

**Keywords:** consumer culture, consumptive behavior, online loans, social status

### **INTRODUCTION**

Consumer culture has led to a surge in excessive shopping in Indonesia, with the rise of e-commerce platforms, such as Shopee and Tokopedia, as well as marketplace features on social media platforms like Facebook and TikTok. A *Jakpat* survey reveals that most Indonesians spend an average of 470,000 rupiah per month on online shopping (Wafa, 2025). Many Indonesians turn to online loans (also called *pinjol*) to fund their shopping habits. OJK (*Otoritas Jasa Keuangan*) reports that 54.1% of online loan users are millennials and Gen Z, aged 19-34, with an astonishing cumulative loan of 27 trillion rupiah in 2023 (Budiman, 2024).

Despite these developments, the scenario with online loans has also created a phenomenon called *gagal bayar* or payment failure, abbreviated as *galbay*, among online loan subscribers. A report from OJK also indicates an estimated 510,000 subscribers have been defaulting for over 90 days beyond their deadline, with an average online loan of per person (Ahdiat, 2024). Many chose not to pay anything at all even as they were “terrorized” through calls or frequent home visits from debt collectors (BBC Indonesia, 2025). This reflects a deeper concern among Indonesian citizens in general—the lack of financial awareness and understanding of the risks and legal consequences associated with loan-taking in general. Intensive marketing efforts may have contributed to this rising trend, in which major online loan apps run massive-scale video advertising campaigns on social media and other online channels, promising benefits such as low interest rates and an instant approval process (Aditomo, 2023).

Several Indonesian filmmakers have addressed the complexity of this issue on-screen. In his thriller *Sleep Call* (2023), director Fajar Nugros presents a fresh yet twisted perspective on how online loans can ruin one's life through the story of Dina, a lonely woman who is forced to work at the very same illegal online loan company to which she is indebted. Desperate to get out of her piling debt, Dina agrees to sleep with her boss while she herself is in a parasocial relationship with a mysterious man who sleep-calls her every night. Another example is Surya Ardy Octaviand's comedy-drama *Pay Later* (2025), which touches on the topic of consumer culture and how people often buy things they cannot afford. This is a story of Tika, a social media influencer who is deep in debt because of shopping. However, she loses her job because of a betrayal of trust by her best friend. She later decides to become a debt collector.

Taking into consideration the relevance of the matter within the contemporary societal and cultural setting, we wish to examine the topic of online loans in my creativity. We focus on the fact that online loan-taking as a culture, besides being a result of consumerist manners, is also being driven by online lenders through storytelling on social media platforms, highlight an online loan consumer. This creative content presents a case study of Idan, a young man who joins an online loan application to move up to higher levels of society. Unknowingly, he is caught up in a larger and more ominous force, which is the organ trafficking syndicate known as the Hyenas that compels people to pay in soul value with the 30-minute screenplay entitled *S&K Berlaku*. The script revolves around not one but two key questions that delve into (1) the effects of consumer culture on the character of Idan, and (2) how Idan breaks free from the effects of consumer culture.

In support of the development of my character and story, we derive theoretical interpretations from the concept of consumer culture proposed by Slater (1997) and Baudrillard (1998). According to Slater (in Oswell, 2006, p. 163), consumer culture constructs the idea of individualism and freedom of choice, in which the market system not only reproduces its own demand but also constantly innovates to meet the “unlimited and unsatisfiable” wants of its consumers. In the context of my creative work, online loans give Idan the illusion of freedom to purchase expensive goods he otherwise cannot afford. On a similar note, Baudrillard (1998, p. 91) argues that people do not consume things for their “use value” alone. They are also after the “exchange value” gained from owning certain things as part of an effort to boost their “status and social position.” He refers to this phenomenon as “salvation by consumption”, in which people from the lower and middle classes prove themselves by consuming more things to make up for their lack of access to certain ideas, comfort, knowledge, or cultural practices (Baudrillard, 1998, p. 60). In this work, Idan is described as an aspiring middle-class man who lives among the upper class. Online loans not only grant Idan access to things beyond his financial capacity but also allow him to achieve a higher social status.

Slater (1997, p. 95) argues that the illusion of choice and individualism in the market is an “effective strategy” of the powerful to construct social order and “reproduce modern power forms.” In this case, the concept of power has shifted from the repressive “sovereign power” to what Michel Foucault (1995, p. 138) refers to as “disciplinary power,” the ability to shape people to willingly act in a certain desired way that benefits the powerful, which aligns with his idea of “docile bodies.” It is no longer about state authority, but the ability to shape one’s thoughts and actions. In the context of this work, online loans have shaped Idan’s consumptive behavior through intensive advertising, including on social media, creating a docile body capable of disciplining himself to submit to the online loan system.

Such behavior can be shaped through what Foucault (in Taylor, 2014, p. 4) calls the “normalization” technique, in which a certain social norm is reproduced repeatedly to the point that it is seen and accepted as something natural and necessary. In his book, *Discipline and Power*, Foucault (in Longhurst et al., 2008, p. 208) observes the way the modern prison system uses disciplinary power to reform criminals’ behavior through the layout of its buildings that forms a “panopticon” and is observable from all sides, making prisoners act accordingly as if they are constantly under “surveillance.” In this work, such a panopticon is presented in the form of app notifications that regularly appear on Idan’s phone, encouraging him to take more loans and stay in the cycle of debt. In the next section, we will describe the detailed concept of my work and how these theories are applied in the story.

## CONCEPT OF THE CREATIVE WORK

This short screenplay employs the thriller genre. As a genre, the purpose of thriller is not to “scare” the audience, but to create realistic moments that stimulate their reactions, whether it’s

anxiety, fear, confusion, or worry (Selbo, 2015, p. 203). This genre allows me to describe the pressure and tensions Idan feels as the impact of consumer culture, from the social pressure to live lavishly, the emotional pressure from his mounting debts to the terror and physical threats he receives from the Hyenas in the form of twists and surprises with increasing intensity throughout the course of the story.

We choose to focus on a specific thriller subgenre called techno-thriller, in which technology does not merely set up the story, but plays a crucial part in the plot itself (Tomlinson, 2018, p. 313). Referring to Slater (in Oswell, 2006, p. 163), technology in this creative work is presented in the form of an online loan app called *Cepat Cair*, which serves as a capitalist means to shape Idan's consumptive behavior. The app also works as a tool for the organ trafficker to track, wiretap, and trap defaulted customers through its deceitful terms and conditions. Like other thriller works, which, according to Tomlinson (2018, p. 25), feature the act of chase and pursuit, the first half of the story takes place in daily real-world settings, mainly around Idan's home and work environments, while the latter half centers around the base of the syndicate.

### Logline

Trapped in debt after defaulting on his payments, a young man must fight to survive the terror of an online loan app that demands life as repayment.

### Plot

The plot uses the three-act structure, which is split into eight sequences:

- Sequence 1 (Status Quo + Inciting Incident)  
We are introduced to the main protagonist, Idan, his daily life, and the status quo. In this sequence, Idan has his first encounter with the ad starring Marina. The inciting incident takes place when his mother loses the camera that Idan borrowed from his workplace.
- Sequence 2 (Predicament + Lock In)  
Idan's motivation to use online loans only gets stronger after he feels the gap in wealth between him and his coworkers. He finally signs up for *Cepat Cair* after his best friend, Aceng, successfully convinces him.
- Sequence 3 (First Obstacle + Raising the Stakes)  
Idan's life takes a major turn once he starts taking online loans. He shops excessively, replacing his old stuff with expensive new items, and becomes very consumptive. At this point, he begins getting threats from the Hyenas.
- Sequence 4 (Midpoint)  
Idan's debt continues to snowball. The threats are getting worse, and he starts receiving mysterious phone calls and chats from unknown numbers. At this point, his best friend goes missing-in-action and he is paranoid.
- Sequence 5 (Rising Action + Subplot)  
Idan is taken hostage in a storage room in an unknown location, where he meets his best friend for the last time. Aceng redeems himself by doing one last good deed and gives Idan a tool to escape.
- Sequence 6 (Main Culmination)

Idan finds a way to escape the storage room. He learns the truth about the syndicate's real motive and operation, that is, to harvest body organs from defaulted customers. While looking for an exit, he stumbles upon Marina.

- Sequence 7 (New Tension + Twist)

Marina agrees to help get both out of the syndicate base. It is revealed that Marina is one of the most powerful figures among the Hyenas. After his confrontation with Marina, Idan finally manages to escape, only to find out that his mother has been taken hostage as well. Marina makes him choose between his mother's life and his own safety.

- Sequence 8 (Resolution)

In the end, it is revealed that Idan chooses to make the sacrifice. A year later, we see him living humbly, away from the city. His mother is still alive, and he is now working at a small photo studio. The screenplay ends with an ad from Marina, looking for her next victims.

## Creative Principles

There is no such thing as free lunch. Online loans appear to be an instant solution for those seeking easy money without any apparent consequences, when in fact, like what Baudrillard (1998, p. 85) explains in his book, such convenience is merely an illusion because online loan users do not really have the freedom to choose what they consume. Rather, they compulsorily perform in exactly the manner online lenders would like when they resort to online loans for funding their consumptive practices. The implication is that financial activities have repercussions, and misusing online loans would only perpetuate people in the debt cycle.

## Conflicts

This 30-minute screenplay uses an eight-sequence structure, featuring multiple layers of conflict. The first one is *man versus self* in the form of internal conflict that drives character growth (MasterClass, 2021). After signing up for *Cepat Cair*, Idan has his moments of doubt before finally deciding to take his first loan. Another internal conflict occurs towards the end of the story, when he realizes that his mother's life is in the hands of the syndicate. The second one is *man versus man*, where the wants and needs of one character clash with those of other characters. This type of conflict can take various forms, from physical fights to the pursuit of power (MasterClass, 2021). In this work, Idan must find ways to escape and fight Marina, the representation of the organ trafficking syndicate, as well as the rest of the Hyenas.

On the other hand, this work also contains the element of *man versus society*. Not only must Idan face the social norm that normalizes consumer culture, but he also has to fight the corrupt system that supports the criminal operation behind the disguise of *Cepat Cair*, as shown in the script through the presence of a Hyena member in the police force. The last type of conflict is *man versus technology*, where the use of technology backfires and drags Idan into a bigger conspiracy. When signing up for *Cepat Cair*, Idan is completely unaware of its terms and conditions, unknowingly giving the app access to his contacts, locations, and camera. *Cepat Cair* is not merely an online loan app, but a malware capable of hacking into his personal data, tracing his every movement, and monitoring his phone conversations.

## Pitch

The following is the three-line pitch for the story:

1. A young man named Idan uses an online loan app to reach a higher social status.

2. Whenever his debt keeps accumulating, Idan starts getting threats from a bunch of mysterious debt collectors referred to as Hyenas.
3. His own life becomes threatened the moment he discovers the ominous secret behind the internet loan app, and he works towards saving his own life.

### Synopsis

IDAN (31), a graphic designer at an agency, comes from a middle-class background. He often feels left out among his coworkers who come from wealthier backgrounds. To feel accepted and win the heart of JESSLYN (22), his crush at work, he tries to improve his social status. Idan decides to try out an online loan app called *Cepat Cair* after its commercial video, starring MARINA (25), catches his attention. Knowing that his best friend uses the same app, he blindly trusts it and starts applying for loans. In no time, his debt mounts up to tens of millions of rupiah. At the same time, he begins to receive multiple threats from a group of mysterious debt collectors, known as the Hyenas.

The more he tries to avoid the Hyenas, the worse the threats Idan receives. At one point, his best friend even disappears. In between all the terror, Idan is taken hostage by the Hyenas. He comes to understand that all this time, he is dealing with an organ trafficking syndicate that hunts defaulted loan takers to be harvested. Realizing his life is on the line, Idan tries to escape. Unexpectedly, he stumbles upon Marina, who claims to be one of the victims of the Hyenas. In a sudden turn of events, he finds out that Marina is not a victim but a part of the syndicate. Eventually, he also finds his way out of the syndicate base. However, his mother has already been captured by the Hyenas. Now, he has no other option but to choose between saving his life or his mother's life.

### Characters

The main characters are:

- Idan (M/31)

Idan is working as a graphic designer and living with his mother in a modest house. The vulnerable character that he is, Idan finds it very urgent that he rectify his state of social standing. His own self-esteem is linked to material possessions that he owns. It is only through learning by experience that he will understand that if he does something, he will have consequences that will follow him accordingly. His learning journey will involve his realization that it is not material gains he should be concerned with in life.

- Marina (F/25)

She is *Cepat Cair's* brand ambassador, who is famous for her beauty and elegance. She frequently appears in viral videos on TikTok, and she has managed to influence thousands of people to use the app. Behind her sweet exterior, she secretly runs the operation of the Hyenas in her territory. Marina is a manipulative young woman who does not hesitate to take lives.

- Aceng (M/33)

Aceng left his job, where he first met Idan, to start his own business. He runs a coffee shop that has become a second home for Idan. Aceng uses most of his loans to support his online gambling habit. All this time, he manages to escape his mounting debt. In the end, Aceng realizes that he needs to own up to his mistakes and do the right thing for once.

The supporting characters include:

- Mamah (F/50)

As a single mother, Mamah used to work all day long for his only son, Idan. That is why once he became an adult, Idan began to spoil her as much as he could. Her day now revolves around the house and her *arisan* (social gathering) group, who often pressure her to maintain a lifestyle beyond her means.

- Jesslyn (F/22)

Idan's coworker and love interest. Jesslyn grew up in the city and came from a wealthy family. Despite coming from a higher social class, she has no problem making friends with anybody.

- The Hyenas

An organ trafficking syndicate with operatives everywhere. The syndicate is far larger and more dangerous than it seems, with trade networks extending as far as China and Colombia. *Cepat Cair* is only a cover-up for their money laundering practice and organ harvesting business in Indonesia, targeting users who default on their loans. They are led by a mysterious figure whose identity remains unknown until the very end.

## CONCLUSION

This creative work shows that consumer culture can have a profound influence, and even alter, the course of someone's life. Idan's decision to sign up for online loans to buy expensive goods is a representation of Slater (1997) and Baudrillard's (1998) theory of consumer culture. What he seeks is more than their use value, but the exchange value attached to owning such expensive goods that comes in the form of an improved social status and acknowledgement from Jesslyn and other coworkers. Idan's character represents the defaulting clients, while Marina's character represents the influence the brands and corporations create within the public psyche through intensive advertising campaigns, mainly through social platforms. Marina symbolizes the institutional nature of the consumer culture, where the lending institutions themselves create the demand within the marketplace.

This techno-thriller script also illustrates the misuse of technology in the interests of a certain group, in this case, the Hyenas. The service *Cepat Cair* comes to represent both capitalism and surveillance. For Idan, not only does the service plunder his private information, but it also serves as a reminder to borrow more loans, until he has no way to get out of the debt cycle. However, this work also illustrates Idan's efforts to resist the effects of consumer culture. He first donates all his organs to save his mother, but then also chooses to get out of the city, stop using social networks, and move to a simpler, more provincial lifestyle.

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