

## ***ABSTRACT***

**Naufal, Muhammad Salman, 2024. Camera Arrangement in the PSA Film Not Think Long As an Analysis of the Risks of Using Online Loan Applications due to Consumer Behavior, Thesis. Visual Communication Design Study Program. Faculty of Creative Industries. Telkom University. Bandung.**

*This study focuses on the analysis of the rapid growth of online loan applications (pinjol) in Indonesia, especially among the young generation, and how consumptive behavior drives the widespread use of this service. The study explores how cinematography in the Public Service Announcement (PSA) film titled 'Tidak Pikir Panjang' ('Not Thinking Long') can be effective in communicating the risks and impacts of consumptive behavior caused by (pinjol). Employing a qualitative approach, this research combines observation, interviews, and thematic analysis to understand this social phenomenon in its true context. The study reveals that the young generation in Indonesia, particularly in big cities like Bandung, tends to be trapped in a cycle of consumptive debt due to the influence of social media and societal pressure to follow certain lifestyles. The use of (pinjol), characterized by simple registration processes and high accessibility, often exacerbates this consumptive behavior. This phenomenon causes various financial and emotional problems for its users. The study also highlights the important role of the Director of Photography (DoP) in creating strong and emotional visual representations in the PSA film to raise awareness about the dangers of consumptive behavior and the risks of online loans. By utilizing effective cinematographic techniques, this PSA film aims to influence the understanding and behavior of the audience, encouraging them to make more prudent and responsible financial decisions.*

***Keywords: Online Loans, Consumptive Behavior, PSA Film, Cinematography***