

ABSTRACT

The presence of digital technology in this era can make it easier for everyone to live their lives, especially in accessing information and communicating with the outside world. However, the presence of digital technology of course not only has positive impacts but also negative impacts, one of which is pinjol (online loans). The presence of online loans or loans makes it easier for people to get emergency funds, especially in critical situations. This is because the borrowing process is much faster and easier compared to borrowing through a bank. However, apart from this convenience, borrowing also has many very detrimental negative impacts, such as high interest rates that lead to scams or hacking of personal accounts which can cause stress to the victims both physically and mentally, as has been felt by the author. In fact, the negative impacts caused by online loans often make the victims depressed and even end up committing suicide. Through this work the author visualizes a social phenomenon that is increasingly widespread in the current digital era, namely pinjol into a mixed media sculptural work of art, in the form of a statue of a man being crushed by a large rock which is designed interactively, with a top that can be opened so that when opened, money will be visible inside it. The author also did not forget to include several symbols, shapes and colors in this work as a form of conveying the author's critical message regarding this issue. The author's aim in creating a work of sculpture regarding the issue of loan debt is not only to share the author's personal experience of being caught in a loan, but to provide a deeper understanding of the negative effects of online loans on individuals, as well as to make visitors feel and understand the pressure felt by individuals who are caught in a loan. online and increase awareness of the importance of managing personal finances and using financial technology wisely. To achieve the author's goal in creating this work, the author visualizes the feeling of stress of someone who is caught in a pinjol in a work of sculpture.

Keyword : *Digital Technology, Online Loans, Sculpture, depression*