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Reception of Fintech Lending Advertisements by Young Age Audiences in Indonesia: A Gender Perspective

Recepción de los anuncios de préstamos fintech por el público joven de Indonesia: Una perspectiva de género

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Resumen Este estudio examina cómo el público en edad productiva de Indonesia percibe los anuncios de Fintech Lending, centrándose en las representaciones de género y en el comportamiento de consumo. Los anuncios tienen el poder de cuestionar o reforzar los estereotipos de género en la sociedad. Utilizando la teoría del análisis de la recepción de Stuart Hall, que incluye las etapas de codificación y descodificación, esta investigación cualitativa contó con la participación de ocho informantes seleccionados mediante muestreo intencional. Los datos se analizaron mediante el análisis de recepción y se validaron mediante la triangulación de fuentes. Los resultados indican que los anuncios a menudo representan a las mujeres como

consumidoras en roles domésticos y como motivadoras para que los hombres soliciten préstamos en línea. El proceso de decodificación revela una división entre la posición dominante y la posición de negociación, moldeada por las diversas experiencias de los informantes.
Palabras clave: Análisis de audiencia, género, publicidad, préstamos fintech, análisis de recepción

Abstract This study examines how productive-age audiences in Indonesia perceive Fintech Lending advertisements, with a focus on gender portrayal and consumption behavior. Advertisements can either challenge or reinforce societal gender stereotypes. Employing Stuart Hall's reception analysis theory, which includes encoding and decoding stages, this qualitative research engaged eight informants chosen through purposive sampling. Data were analyzed using reception analysis and validated through source triangulation. The results indicate that advertisements often depict women as consumers in domestic roles and as motivators for men to take online loans. The decoding process reveals a split between dominant and negosiation position, shaped by the informants' diverse experiences.
Keywords: Audience Analysis, Gender, Advertisement, Fintech Lending, Reception Analysis

1. INTRODUCTION

Women are frequently highlighted in advertisements, often portrayed as attention-grabbers and commodities. This study examines how Akulaku, a fintech lending service, utilizes women in its advertisements. Previous research indicates that women's roles in advertisements are predominantly centered around two themes: beauty and consumerism (Del Saz-Rubio, 2018).

The portrayal of women in advertisements is intrinsically linked to gender construction within society. These advertisements have the potential to reinforce existing stereotypes about women, perpetuating traditional roles and expectations (Antoniou & Akrivos, 2020). However, they also hold the transformative power to introduce and normalize new, more gender-inclusive perspectives. By presenting women in diverse roles beyond beauty and consumerism, advertisements can challenge outdated stereotypes and contribute to more equitable gender representation in media. This dual capacity underscores the significant impact of advertising on societal perceptions of gender roles. Previous research indicates that men are typically depicted as performance-focused, established, and active in public spaces. In contrast, women are portrayed as fulfilling domestic roles and being consumer-oriented (Gangadharbatla & Khedekar, 2021).

One of the rapidly growing sectors of Indonesian advertising is fintech lending. Online loans, as a financial phenomenon and technological communication development, are expanding swiftly in the country. According to a report by the Indonesian Financial Services Authority (Otoritas Jasa Keuangan), the value of fintech lending disbursements reached 20.53 trillion rupiah as of August 2023. This substantial growth underscores the growing adoption and reliance on fintech lending services among Indonesians, driven by the convenience and accessibility of digital financial platforms (Annur, 2023b).

Moreover, this expansion reflects broader trends in the financial sector, where technological advancements are reshaping traditional banking and lending practices. The integration of fintech solutions creates a more inclusive financial landscape, serving previously underserved populations and promoting financial literacy. As fintech lending continues to proliferate, it becomes crucial to examine the implications of its advertising strategies, particularly concerning gender representation and the reinforcement or disruption of societal stereotypes. Understanding these dynamics can help foster more equitable and responsible marketing practices within the fintech industry. The user base for online loans is substantial and predominantly young.

Previous research indicates that the financial performance of Fintech Lending is projected to increase by 0.03% per month throughout 2024 (Ruhana, 2023). It forms the basis for the argument that Fintech Lending is a significant issue in Indonesia. The presence of online loans has generated both support and opposition within the community. The negative stigma associated with online loans stems from numerous instances of debt collection practices that infringe on personal information privacy. Other studies emphasize the need for clear consumer protection regulations in the fintech lending sector (Pratiwi et al., 2022). Complaints related to fintech lending in Indonesia have reached 19,711 cases, with half of these involving serious violations (Rahardyan, 2021).

On the other hand, as a company, fintech lending businesses continue to attract customers. In 2022, there were 21,373 fintech lending advertisements, of which 460 violated consumer protection regulations (Redaksi, 2023). Another study notes that advertising is an important research area in communication that warrants further exploration (Aramendia-Muneta et al., 2020). In the 4.0 era, advertisements are no longer limited to targeting television airtime. The segmentation of online loans towards young people has led to online loan advertisements appearing on games, YouTube, and other social media platforms. From 2022 to 2023, the Financial Services Authority (OJK) issued 25 cease-and-desist letters regarding fintech lending advertisements suspected of violations.

The advertisement selected for analysis in this study is from Akulaku. Akulaku was chosen due to its status as the most widely used fintech lending platform in Indonesia, as indicated by a 2023 Populix survey reporting a 46% user share among all applications (Annur, 2023a). The specific advertisement, titled "Everyone Can Get Credit Without a Credit Card," is the most viewed on Akulaku's official YouTube channel, with 16 million views and a cumulative total of 186 million views as of May 2026.

From a communication perspective, fintech lending advertisements are viewed as texts with multiple meanings. In media audience studies, these advertisements are interpreted differently depending on how, who, and under what conditions the audience engages with them (Nightingale, 2011).

This research is important for understanding how gender awareness in fintech lending advertisements is shaped from the perspective of young audiences. The complex relationship between fintech and gender has been examined in several studies. Research on African fintech credit scoring documents a 37% funding penalty for female-led medium-sized credit enterprises—a figure that is 17% lower compared to male-led medium-sized credit units. These findings indicate the presence of gender bias within fintech technology (Dzreke, 2025). In Malaysia, millennials with high fintech literacy are predominantly male, of Chinese ethnicity, and highly educated. Gender demographic factors contribute to the level of fintech literacy, suggesting that access to and understanding of fintech products are unevenly distributed across sexes (Tariqul et al., 2023). Nevertheless, no existing research has specifically focused on how fintech lending advertisements intersect with gender. Therefore, this study aims to analyze how gender is constructed in fintech lending advertisements across digital platforms, asking whether certain loan products are systematically associated with specific genders and how these patterns affect user engagement. By addressing this underexplored domain, the research extends the literature on fintech and gender bias beyond credit scoring algorithms and literacy rates to include algorithmic marketing, thereby providing empirical grounds for regulatory recommendations toward equitable financial inclusion.

2. Literature Review

2.1. Audience Studies and Reception Analysis

The audience is a crucial component in the communication process. How the audience receives a message will determine the subsequent steps they take. Reception analysis is both a method and a theory proposed by Stuart Hall.

Reception analysis proposes that audiences are not passive recipients but active participants who bring their own experiences, beliefs, and cultural contexts to their interpretation of media messages (Hall et al., 2005). The theory recognizes that the meaning of a text is not solely determined by its creator but is co-constructed by the audience. Therefore, a single text can have multiple interpretations, each influenced by the individual viewer's background, social environment, and personal biases. Reception analysis also posits that meaning within a text is plural and cannot be controlled by its creator (Jensen, 1987).

Reception emphasizes the dynamic interaction between the text and its audience. This interaction is not a one-way transmission of information but a complex process where meaning is actively co-constructed by the audience. The audience brings their own experiences, cultural backgrounds, and personal contexts to the interpretation of the text, which can lead to a multitude of meanings (Littlejohn et al., 2017). Understanding this interaction helps in recognizing the power dynamics at play in media communication. It emphasizes that audiences are not passive recipients but active participants who can challenge, reinterpret, and transform the messages they receive. This perspective is vital for developing more effective communication strategies that acknowledge and address the diverse ways audiences may engage with a text. The reception process itself is divided into two main stages. The first stage is the encoding process, which involves how a text is created and imbued with meaning (Kepplinger, 1989).

The encoding process involves three key elements: frameworks of knowledge, relations of production, and the technical infrastructure within the communicator (West & Turner, 2010). The second stage, decoding, refers to the process by which the audience interprets the meaning of the text they consume. The structure of meaning in this decoding process is formed from the same three elements as encoding, but it pertains to the audience. In this research, encoding relates to the content of the message, specifically the content of online loan advertisements. Meanwhile, decoding is the process by which the audience receives and interprets the message in these advertisements.

Stuart Hall further explains that there are three positions an audience might adopt after interacting with a message during the decoding process: dominant, negotiated, and oppositional positions (Bianchi, 2022). The first position is the dominant-hegemonic position, where the audience tends to agree with and accept the content as presented in the text. The second is the negotiated position, in which the audience accepts the text's dominant ideology but rejects it under certain circumstances. The third is the oppositional position, where the audience completely rejects the dominant ideology presented in the text. These three positions serve as a framework for understanding how audiences receive and interpret a text.

The theory is frequently employed to analyze advertisements, including in previous research that examined political ads. That study highlighted that factors such as educational background and generational differences significantly influence how individuals perceive and respond to an advertisement (Oktayusita et al., 2020). Understanding these audience positions allows researchers and marketers to better gauge the effectiveness of their messaging and to tailor their content to meet the diverse interpretations and reactions of different audience segments.

By recognizing that audiences are not monolithic and that their interpretations can vary widely by background and experience, communicators can develop more nuanced and effective advertising strategies. This approach not only enhances audience engagement but also helps mitigate potential backlash arising from misinterpretation or rejection of the message.

2.2. Women and Advertising

Historically, advertising has potrayed women in limited and lower-status roles (Campbell et al., 2023). The presence of women in advertisements is often driven by the belief that they possess a strong appeal to audiences, thus attracting significant public attention to the advertisements.

The perception is rooted in the notion that women not only captivate viewers but also exert considerable influence over purchasing decisions. Consequently, their inclusion in advertisements is deemed both natural and strategic. Advertisers capitalize on this by frequently featuring women to enhance the visibility and impact of their campaigns, under the assumption that women's perceived purchasing power and consumer behavior make them effective conduits for driving sales and engagement (Noor, 2024).

Previous studies have indicated that the portrayal of women in advertisements in India significantly influences how audiences perceive and interpret female stereotypes. The research findings suggest that the presence of women in advertisements not only helps brands enhance their visibility but also plays a crucial role in building brand recognition, acknowledgment, and trust among consumers. The effect can be attributed to the deep-seated societal perceptions of women as credible and relatable figures, which advertisers leverage to create a stronger emotional connection with their target audience. Consequently, incorporating women in advertisements becomes a strategic move to bolster the effectiveness of marketing campaigns and foster consumer loyalty (Kumari & Shivani, 2014).

The referenced study found that respondents accepted the stereotypes of women depicted in advertisements. The present research seeks to build upon these findings by applying the theoretical framework of reception theory.

3. MATERIALS AND METHODS

This research adopts a qualitative approach utilizing reception analysis, a method proposed by Stuart Hall for examining audience studies (McQuail, 1997). The study employs this qualitative research design to explore audience interpretations.

The research sample was selected based on several criteria, including gender, educational level, experience with fintech lending, and prior exposure to the advertisement being studied. This approach aligns with Stuart Hall's argument that audiences interpret a text differently depending on their backgrounds (Wood, 2007). By considering these criteria, the study aims to capture the diverse ways in which different audience segments receive and interpret the advertisement.

Hall's theory underscores the importance of audience diversity in the interpretation process (Bullo, 2014). This study adopts a qualitative research approach that prioritizes the depth of data obtained from the audience. Consequently, the number of informants was determined not by a predetermined sample size but by the principle of data saturation as the point at which no new themes or insights emerged from the data collection process. Informants were selected based on several purposive sampling criteria, including diverse educational backgrounds, gender identities, cultural origins, and prior experience with online loan services from the platform under investigation. The diversity was intended to capture a range of perspectives within the media reception process, enabling a more nuanced understanding of how different social positions shape the interpretation of media texts.

Therefore, by incorporating these variables, the research ensures a comprehensive understanding of how different segments of the audience engage with and interpret the fintech lending advertisement. This methodological approach not only enhances the validity of the findings but also provides deeper insights into the factors influencing audience perception.

Table 1. Informants Table

No	Informant Codes	Sex	Age	Education
1	Informant 1	M	28	Bachelor Degree
2	Informant 2	M	30	Bachelor Degree
3	Informant 3	F	27	Bachelor Degree
4	Informant 4	M	22	Bachelor Degree
5	Informant 5	F	19	Undergraduate Student
6	Informant 6	F	23	Undergraduate Student
7	Informant 7	F	24	Undergraduate Student
8	Informant 8	M	19	Undergraduate Student

Data collection was carried out using interview and observation techniques. Subsequently, the data were analyzed using reception analysis. Data analysis was conducted in two stages. The first stage involved encoding analysis performed through qualitative content analysis of the advertisement. The advertisement was analyzed with a focus on gender representation, including scenes, dialogue, and characters. The second stage involved analyzing interview data from informants using a coding sheet focused on the following coding categories: personal experience with fintech lending, reception of the advertisement, and, subsequently, reception of gender representation in the advertisement. Coding was performed using NVivo 14 software. The data's validity was then tested through source triangulation. It involved comparing interview results from one source with those from other sources, relevant journals, and observations.

Reception analysis, as proposed by Stuart Hall, involves understanding how media texts are encoded by creators and decoded by audiences (Hall, 1980). The encoding stage focuses on how the message is constructed and embedded with meaning, while the decoding stage examines how audiences interpret and make sense of the message.

By employing source triangulation, the study enhances the reliability and credibility of its findings. This method ensures that the interpretations and conclusions drawn from the data are well-supported and robust, providing a comprehensive understanding of the audience's reception of the advertisement.

3. Results and Discussion

3.1. Encoding Analysis: Representation of Men and Women in Fintech Lending Advertisements

Understanding the reception process involves two main components: encoding and decoding (Nightingale, 2011). Encoding focuses on how stereotypes are depicted in fintech lending advertisements in Indonesia.

The fintech lending advertisement analyzed in this study is 1 minute and 30 seconds long and features four main characters: a father, a mother, a female domestic helper, and a daughter. The advertisement begins with a scene of the mother showering, filmed from behind, suggesting that the electricity and water supply are cut off while she is showering. In the second scene, the mother and daughter ask the father to pay for health insurance, phone credit, data packages, and movie tickets, and he promptly agrees. Several shopping items are shown, highlighting the mother-daughter's shopping activities.

The third scene introduces the female domestic helper, who has also shopped for kitchen supplies with money from the father. The fourth scene emphasizes the ease with which the mother, daughter, and domestic helper shop at home using the father's credit obtained from his office. This scene shows the father at his office, dressed in a suit and tie, completing all online loan transactions with a single click on his phone. The advertisement concludes with the sixth scene, which displays the Fintech Lending brand logo, emphasizing that everything can be purchased on credit without a credit card.

The narrative of the advertisement suggests that women, represented by the mother, daughter, and domestic helper, are confined to domestic spaces and primarily engaged in shopping activities. These activities are categorized as primary needs, such as paying for utilities and health insurance, and secondary needs, including clothing, household items, electronics, and entertainment. The enthusiastic expressions of the mother and daughter regarding shopping, particularly after praising the father for securing the online loan, imply a lack of financial management knowledge and an emphasis on consumption.

Additionally, women are portrayed as consumptive figures, highlighted by the shower scene at the beginning of the advertisement, which shows the mother's body, even though the scene has little relevance to the online loan product being advertised.

In contrast, the male character, represented by the father, is depicted as a productive individual. The father is shown actively working in the public sphere and providing credit to meet the family's needs. Once the father pays all the bills, he receives praise from the mother and daughter, indicating that only the father can produce and earn money, even if through an online loan.

The advertisement reinforces traditional gender stereotypes by depicting women as confined to the domestic sphere and engaged primarily in consumptive activities, without contributing to the family's financial stability. In contrast, men are portrayed as sole breadwinners, competent and productive in public domains. This representation perpetuates outdated gender norms and overlooks the evolving roles of both men and women in contemporary society.

Emphasizing these stereotypical roles, the advertisement has the potential to shape audience perceptions of gender by reinforcing the notion that financial management and productivity are male domains, while consumption and domesticity are female. Such portrayals may contribute to the perpetuation of gender inequality and restrict opportunities for women to be recognized as equal contributors in both domestic and professional contexts.

3.2. Decoding: Gender Representation in Fintech Lending Advertisements: Audience Perspectives

Regarding Fintech Lending, most informants in this study stated that it has a positive impact, as it can provide financial assistance in emergencies. On the other hand, some informants did not agree with the existence of Fintech Lending due to their Islamic background, which views it as involving usury and ultimately harming the borrower.

> "As for online loans, since I am Muslim, I believe they are haram. However, for those in need, they might benefit from online loans even though, in the end, it is actually a loss for them." (Interview with Informant 6)

Exposure to fintech lending advertisements yielded consistent findings. Several informants perceived no problematic elements in these advertisements, as they felt the ads reflected real-life conditions and helped viewers understand the fintech lending product.

> “For me, it’s just something like ordinary life in pur society, it’s interesting ads—after all, we don’t always have a lot of cash on hand; sometimes we have more, sometimes less. So maybe we can use the installment method. Installments are really helpful. So the ad is similar to the situation of someone who needs a loan, perhaps with the intention of offering a solution to installment problems.” (Interview with Informant 1)
>
> “The advertisement greatly influences people in buying goods online by borrowing money from that company. Content-wise it’s a bit funny, but that’s advertising—it’s meant to attract attention right?” (Interview with Informant 7)

Despite receiving positive responses regarding the advertisements, informants recognized that the content did not fully present the product in a comprehensive manner, thereby necessitating additional information seeking. Informant 3 stated that, although the advertisements portrayed ease of access and positioned fintech lending as a viable solution, it was necessary to consider the further terms and conditions that are often not disclosed in the commercials—such as interest rates, payment methods, and the legitimacy of the product. The informants' prior experiences with accessing fintech lending services emerged as a crucial factor shaping their reception of the advertisements.

> "We have to check for ourselves with the financial services authority (OJK) whether it is registered or not, because if it is not registered, we will be the ones who suffer a loss. I have heard that if it is unofficial, the interest rate can change at any time" (Interview with Informan 8).
> "It would be burdensome to repay a loan past the due date, but in my experience, online loans are indeed helpful in emergencies because the funds can be disbursed more quickly without requiring substantial collateral" (Interview with informan 4).

In this study, informants accessed fintech lending advertisements from different sources. Several reported that these advertisements appeared on Instagram, TikTok, and YouTube while they were consuming other content, meaning they watched the advertisements involuntarily. This finding indicates the pervasive nature of fintech lending advertisements on social media. Notably, no informant reported watching such advertisements on conventional media platforms such as television or news websites.

Stuart Hall explains that a person's background influences how they interpret a text. In this study, religious background plays an important role in responding to Fintech Lending advertisements that offer easy access to loans. Regarding the representation of men and women in advertisements, most informants agreed with the portrayals. This agreement is based on their beliefs and the surrounding environment.

> "For me, it makes sense, especially since men have many demands and can meet them even if the family does not know where the money comes from. Only the men know." (Informant 8)

> "As a man, it is very normal. Women's needs are more than men's. The point is to help the man/husband with funding." (Informant 1)

In understanding gender roles within family contexts, this study highlights how advertisements depict women in domestic roles and men in public roles. Most informants in this research accepted this narrative, reflecting traditional family work divisions. One informant stated, "The narrative is accurate because what else are men supposed to do when they have families? All men work to ensure the happiness of women, so men go to work" (Informant 1). Another added, "I completely agree, especially since men are the backbone of the family, while women stay home to take care of the children" (Informant 4).

However, two informants disagreed, suggesting that the division of labor is not fixed. One informant said, "I do not agree with the narrative that men are solely responsible for meeting needs. Both men and women should equally contribute to fulfilling family needs" (Informant 3). Another mentioned, "I disagree because they can work together to earn more money, like both working or the man working while the woman manages the finances instead of relying on loans" (Informant 7).

The depiction of women as passive and men as active in public spheres potentially reinforces the stereotype that women are confined to domestic activities. Conversely, men are seen as capable contributors in professional settings. Informants who agreed with the portrayal of women seeking men's provision for primary and secondary needs are in what Hall calls a "dominant position," where the audience accepts the text's presented ideas. Some informants rejected these representations.

> "It is not normal for men to be solely responsible for women's needs. Both men and women have equal needs, and they should work together to meet them" (Informant 3).

The portrayal of men fulfilling all the family's needs through online loans was seen as common in families, driven by women's demands. This perspective is influenced by religious beliefs and daily realities. One informant noted, "In my religion, it is said that Eve tempted Adam to eat the forbidden fruit, so I agree 70% that women drive these needs" (Informant 2).

The informants justified the greater needs of women based on global trends and the influence of fashion and technology. One said, "Global phenomena create needs shaped by viral trends, especially from foreign countries, influencing people to imitate. Global trends significantly impact, such as in fashion or household tools through media" (Informant 1). Another added, "With the easy access to information on social media, women are more tempted to buy and consume. Women's circles tend to compare with each other more than men do" (Informant 8).

4. Discussion

The existence of financial technology in Indonesia aligns with the development of digital technology in the financial sector. The trend among young consumers, which shows a shift in payment behavior, serves as a strong reason for the growth of fintech, including fintech lending (Akana, 2021). It underlies the massive proliferation of fintech lending advertisements in Indonesia as a strategy for marketing and brand awareness. In the study by Dilla et al., it is stated that fintech lending service providers in Indonesia are beginning to intensify market competition, prompting the government to create an ecosystem to prevent unhealthy competition (Dilla et al., 2024).

In this study, advertisements for the fintech lending brand Akulaku showcase their flagship loan products by highlighting ease of use, speed, and collateral-free loans as the featured attributes. Behind this, there is a construction of gender roles depicted by characters within a family as a representation of stereotypes through the roles of the father, mother, daughter, and female domestic helper. The father, burdened with household operational bills as an office worker; the mother and daughter, whose only activities are shopping; and the female domestic helper, responsible for domestic affairs, reflect an unbalanced division of roles.

In the results related to decoding, informants' positions fell into dominant and negotiated positions regarding gender roles in advertisements. Hall explains that the dominant position refers to audiences who do not resist interpretation; viewers fully agree with how men and women are depicted (Hall, 1980). In this study, Islam served as the reference for why informants fully agreed with what the advertisements depicted. The role of men as decision-makers and leaders within the family was an indisputable aspect for the informants. In addition to religious aspects, cultural aspects also played a key role in acceptance, as the informants' Javanese background reinforced this interpretive position. Other research shows that in modern Javanese families, women are defined as *konco wingking* or "friends behind" (Adamson, 2026). The position affirms that women's role is to sit behind their husbands. Interestingly, in this study, gender background did not serve as an aspect in interpreting the positions of women and men within the family.

The second audience position, the negotiated, showed simultaneous acceptance and resistance in audiences' interpretation of fintech lending advertisements regarding the division of gender roles in the family. Hall explains that the negotiated position relates to informants' full awareness of the meaning offered, allowing audiences to actively engage in resistant reading on specific matters. In this study, informants who rejected the interpretive framework referred to their experiences and education. Informants were aware that their religious and cultural backgrounds positioned women as a second sex within the family, but they felt that this was not correct. Meanwhile, regarding the part about women being obligated to manage the household, audiences accepted it. Experiences of discrimination and witnessing discrimination within families in urban areas were important aspects in shaping this interpretation. Other research notes that in urban areas of Indonesia, urbanization has become an important pattern that broadens opportunities for people to access education, thus providing women with more choices (Malhotra, 1997).

The depiction of women in a passive role to fulfill their needs and men as active workers to meet these needs is a stereotype ingrained in society. Gender dynamics in society continue to evolve along with socioeconomic and historical factors (Nagaraj Naik, 2020). Nevertheless, in Indonesia, women still feel unsafe in public spaces, reinforcing the construction of public spaces as male domains (Franck & Paxson, 1989). This sense of insecurity stems from various factors, including the prevalence of harassment and violence against women in public areas, insufficient security measures, and societal attitudes that discourage women from occupying these spaces freely. The perception of public spaces as unsafe for women not only limits their mobility but also perpetuates gender inequality by restricting their access to opportunities that are more readily available in these environments, such as employment, education, and social engagement. Consequently, the belief that public spaces are primarily for men becomes more deeply entrenched, exacerbating the gender divide and hindering progress towards a more inclusive society. Previous research indicated that in computer advertisements, women are depicted as passive figures while men are portrayed as active in the computer field. This representation has the potential to exacerbate societal biases (Dogan, 1996).

From a gender perspective, the constant effort by women to maintain beauty and self-care is a result of patriarchal and capitalist cultures. Women lack opportunities to express themselves in public spaces and do so through consumption. This situation arises from societal standards that define beauty with specific body shapes and colors, forcing women to adhere to these standards. Other studies suggest that women's responsibilities for household needs also relate to their husbands' social image (Peng, 2023). This phenomenon drives the consumption behavior of women in society.

In this study, all informants regarded women as having more needs, which is considered natural compared to men. This forms the basis for why women are referred to as consumptive rather than productive beings. Other research indicates that this gender bias is related to the societal expectations of gender roles. (Meeussen et al., 2022). Gender stereotypes are interpreted as ingrained notions dictating how women and men are expected to behave, and, conversely, these stereotypes serve as justifications for penalizing individuals who deviate from these societal constructs. This pervasive gender bias fundamentally impacts both women and men, albeit in different ways.

More deeply, Cheris Kramarae discusses how women and men have different life experiences and, consequently, view the world differently through Muted Group Theory (Kramarae, 1981). In this theory, Kramarae explains that women are forced to articulate their experiences in men's language, thereby positioning them as a muted group. The encoding results in the advertisement show a restriction on women's mobility, reflecting the public-private dichotomy that lies at the root of inequality. Women's language and experiences are considered relevant only to the small world of domestic affairs, while the larger world of work, politics, and policy belongs to men (Baker, 2021). This advertisement silences women by highlighting that whenever female characters speak, their speech revolves solely around shopping, cooking, and household operational bills. The muted group perspective explains that the language available to women is insufficient to express their actual experiences. In other words, this advertisement actually reinforces the limitations of that language. The scenes of women being flustered in the kitchen and confused when paying for groceries serve as comedy, reflecting the ridicule of women’s position. Meanwhile, the man's decision to use fintech lending as a solution reinforces his position as the decision-maker in the family. Other research has stated that women continue to experience systematic silencing due to male dominance (Syawal et al., 2024).

Women often encounter significant discrimination in the public sphere, where their professional contributions are undervalued or overlooked, and they are disproportionately expected to bear the primary responsibility for child-rearing and household management. Such societal expectations perpetuate the notion that women are inherently suited to domestic roles, thereby limiting their opportunities for professional advancement and economic independence.

In reception studies on advertisements and counter-stereotypes in India, research findings indicate that men are actually more supportive of messages about equality and sharing the burden in advertisements (Shaw & Rabindranath, 2025). It differs from the findings of the present study, as both women and men were unaware of the gendered division of roles in fintech lending advertisements. This difference suggests that the culture of unequal role division between women and men in advertisements is in line with the narratives believed by the informants. Indeed, the two may even reinforce each other.

On the other hand, men are subjected to the equally restrictive stereotype that they should eschew caregiving responsibilities in favor of prioritizing their professional careers, thereby being positioned as the principal breadwinners. The expectation not only pressures men to conform to a narrow definition of masculinity but also deprives them of the opportunity to engage fully in the nurturing and upbringing of their children, which can be a fulfilling and essential aspect of family life.

Moreover, prior research underscores the persistence of these traditional gender roles in media representations. For instance, advertisements in Nigeria continue to perpetuate conventional gender norms, portraying women primarily in domestic settings and men in authoritative, professional roles (Akerele-Popoola & Lukuman Azeez, 2022). Such media portrayals reinforce societal stereotypes and contribute to the entrenchment of gender biases, making it challenging to shift public perceptions and achieve greater gender equality.

In summary, entrenched gender stereotypes have significant consequences for both women and men, perpetuating discrimination and reinforcing societal expectations that constrain individuals' potential based on gender. Addressing these biases necessitates efforts to challenge and transform narratives in both societal and media contexts, thereby promoting a more equitable distribution of responsibilities and opportunities. This underscores the importance for advertising professionals to develop greater awareness and expertise regarding gender issues. In this study, fintech lending advertisements depict the ease of obtaining loans for shopping but consistently portray men as the ones securing these loans, implying that women are unable to do so independently.

5. CONCLUSIONS

Based on the result and discussion, this study underscores that Fintech Lending advertisements, intended as an innovative approach to digital loans, paradoxically perpetuate significant gender biases. The encoding process reveals that women are predominantly depicted as passive characters confined to domestic and consumptive roles, including portrayals as children, mothers, and housemaids. In stark contrast, men are consistently portrayed as professionals, actively engaged in public and professional spheres. This biased representation reinforces the stereotype that women are neither secure nor competent enough to work in public domains.

In analyzing the decoding process, it was observed that young audiences were divided into two distinct interpretative positions: dominant and negosiation. The majority of the audience adopted a dominant position, showing no resistance to the ingrained stereotypes within these advertisements. These respondents rationalized the portrayal of women as primarily consumptive and domestic figures who may motivate men to engage in fintech lending as normative. This dominant perspective is heavily influenced by prevailing religious beliefs that designate men as the family's primary breadwinners, as well as by the everyday realities respondents experience.

Conversely, a minority of the audience adopted an negosiation position, rejecting these stereotypical portrayals. The position is rooted in their personal experiences, in which both men and women are seen as equally capable of contributing as family providers. Despite this, there was a unanimous agreement among all respondents that women's needs are perceived to be greater than men's, primarily due to societal expectations that women must maintain their appearance. This consensus presents a significant challenge for gender studies, as it indicates a lack of awareness among the audience that women's consumption practices are deeply embedded in patriarchal cultural norms.

Moreover, this study highlights the importance of recognizing and addressing the pervasive nature of gender stereotypes in media. The portrayal of women in passive and consumptive roles not only misrepresents their capabilities but also restricts their opportunities by perpetuating outdated gender norms. The impact of these stereotypes extends beyond individual perceptions, influencing broader societal attitudes towards gender roles and responsibilities.

To further the discourse on gender equality, future research could explore alternative theoretical frameworks, such as conducting institutional analyses of fintech lending organizations to examine how marketing policies are formulated and how women are perceived within these institutions. This approach would shift the analytical focus from individual audience reception to organizational and structural processes, where marketing strategies are developed and implemented. Analyzing internal policy documents, institutional guidelines, and decision-making procedures could reveal how gendered assumptions are embedded in promotional content. Ongoing gender studies are also necessary to dismantle persistent stereotypes and biases in advertisements and other media texts. Challenging these entrenched norms is essential for achieving more equitable representation of both men and women, fostering an environment where individuals are evaluated based on their abilities rather than constrained by gendered expectations.

In conclusion, the research's findings emphasize the critical need for a paradigm shift in how gender roles are depicted in media, particularly in the rapidly growing fintech sector. By promoting more balanced and accurate representations, we can begin to address the systemic biases that limit individuals' potential and contributions based on gender. This shift is not only essential for achieving gender equality but also for creating a more inclusive and progressive society.

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