

Representation of Character Education Values in the Film Home Sweet Loan and Its Implications for Indonesian Language Learning

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ABSTRACT

This study aims to examine the representation of character education values in the film Home Sweet Loan and its implications for teaching Indonesian language in secondary schools. As a form of modern literature, film has the potential not only to serve as entertainment but also as an educational medium that conveys moral messages and life values. This research employs a descriptive qualitative method with data collected through observation and note-taking of scenes, dialogues, and character interactions in the film. The collected data were then analyzed through the stages of reduction, classification based on categories of character values, interpretation of dialogue context, and conclusion drawing to identify dominant value patterns. The findings reveal 11 data excerpts that represent five main character education values, namely responsibility, honesty, self-awareness, justice, and family communication. These values are reflected through the dialogues and actions of the main character, particularly in facing economic pressures, patriarchal cultural dominance, and adolescent identity crises. The results indicate that Home Sweet Loan is not only relevant as a reflection of the social reality of today's youth but also effective as a teaching medium in Indonesian language learning that integrates cognitive, affective, and moral aspects of students. This study is expected to enrich the literature on character education through a contextual, film-based approach and provide alternative learning media that are engaging and meaningful for students.

Keywords : Character Education Values, Film, Indonesian Language Teaching

INTRODUCTION

Film is an audio-visual communication medium used to convey a message to a group of people gathered in a specific location. The strength of film lies in its ability to combine visuals, sound, and storyline, allowing viewers to quickly grasp the message while simultaneously experiencing a profound emotional experience. Film is also considered a powerful mass communication medium for its target audience, as its audio-visual nature allows it to tell a significant story in a short time. When watching a film, viewers can seemingly transcend time and space, telling stories about life and influencing the audience (Angela & Winduwati, 2020). In his research, Redi Panuju also stated that films not only serve as enjoyable entertainment but can also be an effective educational tool. Through visual elements, dialogue, and the roles

of the actors shown, films are able to convey messages, ideas, and campaigns in a strong and direct way. He made this statement during the book review event "Film as a Creative Process" which took place at Wisma Kalimetro on Thursday, November 14, 2019. At the event, Naruddin was also present as a discussant who highlighted the importance of providing appreciation for the creative process in filmmaking, especially through various media. He also emphasized that the diversity of appreciation for films and the industry can be a driving force for the progress of Indonesian cinema (Panuju, 2019).

In an educational context, film has great potential as a medium for instilling character values. Through the representation of characters, conflicts, and resolutions, films can instill the values of responsibility, honesty, hard work, empathy, and social awareness. This view is in line with the concept of character education which according to (Jatmiko, 2022) which says that character education teaches habits of thinking and behavior that help individuals to live and work together as a family, society, and nation and helps them to make responsible decisions. In his research (Ulya et al. 2021) adding that character education is a system of instilling character values which includes components of knowledge, awareness, will, and action to implement values, both towards God Almighty, oneself, others, and the environment so as to become a perfect human being. Further in line with the opinion (Emmawati et al. 2023) which emphasizes that character education aims to improve the quality of the educational process and results that lead to character education and noble morals of learners in a complete, integrated and balanced manner, in accordance with the graduate competency standards in each educational unit.

Character education is provided to emphasize certain values such as a sense of responsibility, honesty, caring, respect, fairness, and having an attitude of tolerance in order to help students to pay attention to, understand, and practice these values in their daily lives (Sulistiyowati et al., 2023). This shows that character education is not only focused on theoretically instilling values, but also directed at developing attitudes, awareness, and concrete actions within students. Character education is a system for instilling character values in school members, encompassing the components of knowledge, awareness or willingness, and actions to support these values (Jalil, 2021).

These values are not only received through formal learning in schools, but also through role models, social interactions, and the habituation of positive attitudes in students' daily lives. Character education aims to develop cognitive dimensions (knowledge of values), affective (attitudes towards values), and psychomotor (behavior based on values), so that students are able to make the right moral decisions and act in accordance with noble values in various life situations. Therefore, every film is required to contain character education values so that the film can be used as a teaching medium to be applied to students. Especially in the film entitled *Home Sweet Loan*, in the film there are several character education values that researchers have obtained so that the film is very effective for use in the learning process to help shape students' characters.

The film *Home Sweet Loan* is a film that tells the story of a woman's struggle to face financial pressures that affect her life (Khoirunnisa et al. 2025). The main character in the film "Home Sweet Loan," Kaluna, is a teenager just starting her career but facing financial pressures. The demands of life and mortgage payments put her in a dilemma between meeting family

expectations and pursuing her own happiness. Despite this, Kaluna is portrayed as resilient, independent, and persistent. The conflicts she faces reflect the social realities of today's youth while emphasizing the values of character education, such as responsibility, hard work, independence, and determination.

In the study of character education, the film *Home Sweet Loan* can be seen as a cultural text containing moral and social values that are important to be studied and internalized by students, especially teenagers. This film not only presents conflict, but also provides meaningful moral lessons, so it is very relevant to be used as study material in Indonesian language learning that is oriented towards character building for students. In this study, researchers focused on a more in-depth study of the integrity of character education values in the film entitled *Home Sweet Loan* based on the actual lives currently experienced by teenagers, such as economic pressures that force them to earn a living to meet their needs, the existence of patriarchy that occurs in the family, and the identity crisis experienced by them.

The analysis not only focuses on the main character, Kaluna, but also on the dynamics of relationships with family, partners, and the work environment that influence character formation. Therefore, the film *Home Sweet Loan* is not only seen as entertainment media, but also as an effective educational media in fostering character values while developing students' language skills. This research is present as a form of updating previous studies that have discussed the values of character education in literary works, whether in the form of novels, short stories, poetry or films. However, most of these studies still focus on general themes of character education such as honesty, compassion, and cooperation, without linking them deeply to the social context of today's adolescents. Therefore, this research is important because it tries to fill this gap by examining the values of character education represented in the film *Home Sweet Loan*, which is a film that displays the reality of economic pressure, the dominance of patriarchal culture, and the identity crisis that teenagers often face in real life. In addition, the approach used in this research is critical-contextual, namely by connecting the dynamics of the characters in the film with the social and psychological conditions of today's teenagers in more depth. This is one of the distinguishing aspects and strengths of this research compared to previous studies.

The purpose of this study is to examine in depth how character education values such as responsibility, independence, hard work, empathy, and determination are represented in the film *Home Sweet Loan*. This study also aims to understand how the main character in the film experiences the process of character formation through the life pressures he faces, as well as how the social environment around him, including family and the world of work, influences the development of this character. The researcher attempts to link the film's narrative with the reality experienced by Indonesian teenagers today, especially those who live amidst demanding economic and cultural pressures. In addition, another objective of this study is to evaluate the potential use of the film *Home Sweet Loan* as a teaching medium in Indonesian language learning, especially in literature learning that integrates character values.

The benefits of this research can be seen from three aspects. Theoretically, this research enriches the study of literature and character education through an analysis of film as a medium relevant to current developments. Practically, the results can serve as an alternative learning medium for Indonesian language teachers to instill character values, while also helping students

develop critical thinking and empathy. Socially, this research is expected to raise awareness among parents, educators, and the community about the importance of an environment that supports adolescent character development and encourage the presence of more educational and contextual films.

LITERATURE REVIEW

1. Value

Values are principles or beliefs that serve as the basis for individuals or groups in determining what is considered good, right, and appropriate in social life. Values are not only used to assess ethics and morals, but also serve as guidelines for actions, behavior, thinking, and decision-making in various situations. (Wijaya, 2019), states that values are social principles and standards accepted by individuals and society. Values are formed through culture, religion, tradition, education, and life experiences, and serve as a guide in daily life.

2. Education and Character Education

Education is a process that is carried out deliberately and planned with the aim of helping to develop human potential as a whole, including cognitive, emotional, social and spiritual aspects. (Hidayah, 2019), explains that education not only imparts knowledge but also shapes whole, critical, moral individuals who are ready to face challenges with integrity. Character education is a component of education that emphasizes the development of students' personalities and morals. Character consists of traits, attitudes, and behaviors that shape a person's moral identity. According to (Salim et al., 2022), Character is a set of traits that demonstrate a person's virtue and moral maturity. The process of character education is long and systematic, through practice, examples, and interactions within the school, family, and community environments. Raharjo defines character education as a holistic process of self-maturation and relates to dimensions that create morality for students, as this process can build a foundation of integrity in each student (Salsabila, 2022). Through character education, students are guided to recognize and cultivate values such as honesty, discipline, responsibility, empathy, fairness, and respect for others. Thus, character education emphasizes not only cognitive aspects but also moral, social, and emotional aspects.

3. Film as a Media for Values and Character Education

Film is an audiovisual work that presents a story through moving images and sound, so that it not only provides entertainment, but also conveys messages, values, and meaning. (Haliza & Kartolo, 2023), states that film is a work of art in the form of a series of still life images of a person that contain various artistic elements to fulfill spiritual needs. From a spiritual perspective, film can awaken feelings within humans. In the context of learning Indonesian, film provides an authentic language context that allows students to hone their listening, speaking, reading, and writing skills. Film also allows students to learn values and character through conflict, characters, and storylines, as well as to reflect on the actions and decisions of characters, for example through writing review texts, short stories, or moral reflections (Fatmawati & Rosdiana, 2017).

4. The Film Home Sweet Loan in Indonesian Language Learning

Home Sweet Loan Movie (2024), by Sabrina Rochelle Kalangie, explores the theme of the sandwich generation, where the main character bears the financial burden of her family while simultaneously meeting her own needs. This theme is relevant for learning values and character because it depicts moral conflict, responsibility, sacrifice, and the achievement of goals. The film explores moral values such as hard work, responsibility, and perseverance, social values related to communication and solidarity within the family, and character values such as honesty, integrity, and wise decision-making. (Nasution & Faridah, 2025) found that this film presents religious, moral, and social values through the sandwich generation conflict, so it can be utilized in Indonesian language learning. This film provides opportunities for students to write review texts, discuss character conflicts, reflect on real-life values, and simultaneously strengthen character education through authentic and contextual learning experiences.

METHODS

The method used in this research is a qualitative descriptive method. This approach was chosen because it is appropriate for uncovering the meaning contained in the film "Home Sweet Loan," particularly regarding the values of character education. A descriptive qualitative approach aims to understand a phenomenon or problem by presenting a detailed and meaningful explanation through verbal descriptions (Surahman et al., 2023). This method allows researchers to explain phenomena in depth through descriptions of words, not numbers, so it is suitable for examining the content, messages, and context of films as a whole.

The data collection technique used in this study was the listening and note-taking technique. The listening technique is a method of collecting data by paying attention to the use of language, both spoken and written. The note-taking technique is a further step in the listening technique, namely writing down the language data that has been listened to and is considered important for research purposes (Azwardi, 2018). The listening and note-taking technique was used in this study because it is appropriate for carefully observing and listening to scenes, dialogues, and interactions between characters in the film Home Sweet Loan. While the note-taking technique was carried out by writing down important data obtained for further analysis. The data selection criteria focused on dialogues and scenes that represent character education values, such as responsibility, honesty, self-awareness, fairness, caring, tolerance, and justice. Thus, not all dialogues were analyzed, but only those relevant to the research focus.

The data analysis steps were carried out in three stages. First, data reduction, which involves selecting and simplifying data in the form of dialogues and scenes related to character education values. Second, data presentation, which involves organizing the results of the reduction into narrative descriptions that group the data according to character education categories. Third, drawing conclusions, which involves interpreting the meaning of the categorized data to obtain an overview of the character education values in the film. To maintain data validity, this study employed theoretical triangulation, which involves comparing the analysis results with character education theories from various sources. Furthermore, the researchers conducted peer discussions to validate the data interpretation, thus enhancing the credibility of the research results.

RESULTS AND DISCUSSION

Character Building

There are various definitions from experts regarding character education that can be used as references. In the Character Education Guidelines carried out by (Hasbi et al., 2019) For example, character education is intended as an effort to instill character values in students which include knowledge, awareness or willingness, and actions to implement the values of goodness and virtue towards God Almighty, oneself, others, the environment and the nation in order to become moral human beings. In his research (Nurhuda, 2022) also said that character education has an important role in today's world of education, because it is the main focus in forming behavior that reflects an educated individual. In his book (Sulistiyyorini, 2024) states that character education is a development process that aims to shape students into complete and characterful individuals, by encompassing the development of various aspects such as heart, mind, physical, emotions and will.

The relevance of character education to Indonesian language learning lies in the language's function as a means of personality development. Through reading, writing, discussing, and appreciating literary and film texts, students not only develop language skills but also internalize the character values contained within them. Therefore, the concept of character education, as explained by experts, can be directly integrated into Indonesian language learning as an effort to shape individuals with character and language skills.

(Jumadi, 2024) also states that character education is a consciously designed, systematic, and planned process aimed at developing the full potential of students and guiding them in forming positive character. Character education is a learning process aimed at shaping a person's personality and morals so that they become good, honest, responsible, and caring individuals. This education not only teaches knowledge or skills but also instills important moral values in everyday life such as discipline, cooperation, tolerance, and respect.

Character education plays a crucial role in shaping an individual's attitudes, personality, and behavior, particularly in facing the challenges of everyday life. Character education not only equips a person with knowledge but also with moral values such as responsibility, honesty, empathy, and cooperation, which serve as the foundation for building healthy social relationships. In the context of this research, the value of character education is highly relevant to be instilled in the younger generation, so that they are not only academically intelligent but also emotionally and socially mature. The film *Home Sweet Loan* can be an engaging learning medium to convey the values of character education to students in a contextual and enjoyable manner. Through the film's storyline about everyday life, particularly family economic problems and individual struggles in facing social pressures, the film is able to arouse empathy and shape the character of the younger generation.

Character education values

Based on the results of the literature study that the researcher has conducted, the researcher found several educational values contained in the film *Home Sweet Loan*.

Table 1. Research Result

No.	The Manifestation of Character Education Values	Dialog	Minute
1.	Responsibility	"I think Natya should talk to her inner child, she's projecting her trauma onto her child. Poor Kaivan. ."	00.04.08
2.	Honesty	"So, people who are just getting by like me don't have the right to have their own home?"	00.21.57
3.	Self-awareness	"Am I just staying here, ma'am?"	00.13.37
4.	Justice	"You're the one who has to take responsibility. Don't make things difficult for your sister anymore. She's already given in a lot so far.."	01.02.15
5.	Self-awareness	"If this house is gone, where will you and your mother live?"	01.23.55
6.	Self-awareness	"What do you mean by lost? I don't have a place in this house anymore, you've already evicted me all the way to the back? The maid's room."	01.03.42
7.	Self-awareness	"Apart from that, my life here is like a servant."	01.03.49
8.	Justice and self-respect	"You're the one who has the debt, why should I pay it?"	01.02.34
9.	The importance of communication between family members	"My room is not enough, is it taken?"	00.43.34
10.	Responsibility	"I told you guys, don't force yourself to buy land if you don't have enough money.."	01.01.07

11.	Responsibility and honesty	“Thank you, I'll definitely pay the monthly amount, but I'm really sorry, maybe I can't pay the original price.”	01.07.32
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Based on the table above, there are 11 character education values in the film Home Sweet Loan. Based on the collection and processing of data through interactions and dialogue between characters from the research conducted, the 11 character education values that are depicted are:

1. Responsibility
2. Honesty
3. Self-awareness
4. Justice
5. Self-awareness
6. Self-awareness
7. Self-awareness
8. Justice and responsibility
9. Communication between family members
10. Responsibility
11. Responsibility and honesty

From the 11 forms of character education values that researchers have obtained, it can be concluded that these values are reflected in the characters' behavior and storyline, both directly through dialogue and indirectly through the actions and interactions between characters. The following is an explanation of these 11 data points:

Data 1

"I think Natya should talk to her inner child, she is projecting her trauma onto her child. Poor Kaiva.."

In this sentence, the character observes that Natya has not resolved her past wounds (inner child), and as a result, this trauma is projected onto her son, Kaivan. This phrase implies that every individual, especially parents, has a moral and emotional responsibility to resolve their personal inner conflicts so that they do not have a negative impact on the next generation.

Data 2

"So, people who are just getting by like me don't have the right to have their own home?"

This dialogue exemplifies the value of honesty, as Kaluna openly voices his anxieties and feelings of inferiority as someone from a lower-middle class. He doesn't hide the harsh reality he experiences, but rather expresses it honestly, even though it's painful. Honesty, in this context, means not only telling the truth but also having the courage to acknowledge the realities of life and the emotional state he's facing.

Data 3

"I'm just stopping by here, ma'am.?"

The dialogue reflects the character education value of self-awareness. Self-awareness in the context of character education refers to an individual's ability to understand their position, role, and existence within a social environment. In this sentence, the character Kaluna directly conveys his feelings as someone who feels he does not have full rights to the place he lives. This expression demonstrates honest self-reflection on his circumstances and social role, and implies feelings of humility, limitations, and a non-demanding attitude.

Data 4

"You're the one who has to take responsibility. Don't make things difficult for your sister anymore. She's already given in a lot so far."

This dialogue embodies the character education value of justice, as it demonstrates efforts to maintain a balance between rights and obligations in relationships between family members. This dialogue emphasizes the inappropriateness of continually imposing hardships on others, in this case, the younger sibling (Kaluna). Kaluna's father reminds him that his younger sibling has given in many times. This dialogue teaches the importance of appreciating sacrifices and not taking advantage of his younger sibling's kindness excessively. The value of justice is reflected in the encouragement to treat family members fairly and impartially, and instills the awareness that justice means giving his younger sibling what is due, not continually burdening him.

Data 5

"If this house is no longer there, where will you and your mother live?"

The dialogue reflects the value of self-awareness character education, because it shows a deep reflection on the situation being faced by the character of Abang Kaluna and the impact it has on Kaluna's parents. Self-awareness in character education includes the individual's ability to understand the position, responsibility, and consequences of actions taken both for oneself and the immediate environment.

Data 6

"What do you mean by lost? I don't have a place in this house anymore, have you evicted me all the way to the back? The maid's room."

The dialogue reflects the character education value of self-awareness, due to an individual's ability to recognize and understand their position, rights, and feelings in certain situations. The Kaluna character in this dialogue emotionally expresses feelings of marginalization and loss of place within the family. She realizes that she is no longer considered to have a proper space and is even moved to an area that symbolically indicates a lower position in the household, namely the maid's room.

Data 7

"Apart from that, my life here is like a servant."

The dialogue demonstrates Kaluna's reflection on the social and emotional situation she finds herself in within her family. This expression conveys an awareness of the unequal treatment she experiences, where she feels she is being treated unequally and not receiving the respect she deserves. Kaluna honestly expresses her feelings as someone who has lost her place, role, and recognition within her family.

Data 8

"You're the one who has the debt, why should I pay it?"

This dialogue contains a recognition of the limits of one's own responsibility and an understanding of injustice in interpersonal relationships. Kaluna's utterance of this line demonstrates her awareness of her position in the situation and her ability to distinguish between personal responsibility and burdens that should not be hers. In the context of character, self-awareness encompasses the ability to understand one's own rights and obligations and to question treatment that does not align with principles of justice or appropriate social roles.

Data 9

"Not enough room, my room is taken?"

This dialogue reflects the importance of communication between family members, especially in dealing with conflict or changes in life together. The sentence is spoken in an emotional tone by the character Kaluna who feels that her personal rights are being ignored, namely the loss of her private room without prior discussion or agreement. This expression shows that there is tension or dissatisfaction that is suppressed, and is only expressed when emotions are at their peak. This indicates a failure in healthy communication between family members, which should be an open space for each other to express opinions, needs, and personal boundaries honestly and with mutual respect.

Data 10

"I told you guys, don't force yourself to buy land if you don't have enough money."

This dialogue reflects the character education value of responsibility, particularly in the context of family financial management and wise decision-making. In this sentence, the father advises his son not to force himself to buy land if his financial situation is insufficient. This demonstrates a father's concern for the family's economic stability and his efforts to prevent the negative impacts of hasty decisions.

Data 11

"Thank you, I'll definitely pay the monthly amount, but I'm really sorry, maybe I can't pay the original price."

This dialogue reflects the character education values of responsibility and honesty. The value of responsibility is demonstrated through Kaluna's commitment to continue paying for the apartment he occupied for several days while he was away from home, even though the apartment owner, his friend Danan, did not ask him to pay. Meanwhile, the value of honesty is

reflected in Kaluna's openness in conveying his true situation, namely his inability to pay the full amount according to the original price.

Analysis of Finding Patterns

Of the 11 data points, the value of self-awareness appears four times. This indicates that the film "Home Sweet Loan" emphasizes the importance of self-reflection in dealing with social and economic pressures. The dominance of this value also depicts the main character's psychological journey in discovering her identity. The values of responsibility, honesty, caring, respect, fairness, and tolerance appear once each. These values reinforce the idea that character development depends not only on personal reflection but also on healthy social relationships. Dominant self-awareness serves as a foundation for other values. For example, a character who is aware of their responsibilities is more capable of acting honestly and fairly. Thus, the film not only presents values separately but also interconnects them in the character development of the characters. This finding aligns with research by Nurhuda (2022), which states that character education is closely linked to the process of shaping individual behavior through self-reflection and social experiences. Furthermore, the dominance of the value of self-awareness also supports Sulistiyorini's (2024) view that character development encompasses the dimensions of the heart, mind, and emotions that drive a person to make sound decisions.

CONCLUSION

Based on the analysis of 11 dialogue excerpts in the film Home Sweet Loan, character education values were found in the form of responsibility, honesty, self-awareness, justice, and the importance of family communication that are relevant to the social reality of today's youth. These values are depicted through the attitudes and interactions of the characters, and are relevant to the social reality of today's youth. This film is not only entertainment, but also a medium for learning Indonesian that can foster literacy, shape character, and become a means of meaningful reflection on life. This research theoretically strengthens the view that film can be an effective medium in internalizing character values, while practically providing an alternative use of film in Indonesian language learning, both to foster literacy and shape students' character. For further research, it is recommended that the study be expanded to other films or involve student reception studies to see the extent to which the messages of character values are understood and have an impact on real life.

LIMITATIONS

This research focuses solely on analyzing the representation of educational character values in the film "Home Sweet Loan," specifically those seen through the dialogue, actions, and interactions of the characters throughout the storyline. The focus of the study is limited to the five most influential core values: responsibility, honesty, self-awareness, justice, and family communication. Other values that may be contained in the film are not the primary focus of this analysis. This research is also limited to analyzing educational character values, encompassing these five values, without examining the visual aspects, cinematic techniques, and other non-verbal elements of the film. The analysis focuses specifically on story elements, particularly through dialogue, the actions of the main characters, and interactions between

characters. The method used is descriptive qualitative with a listening and writing technique, so the analysis is conducted solely on the scenes, dialogue, and interactions between characters in the film. This research does not include classroom implementation, does not use learning measurement instruments, and does not involve teachers or students as research subjects.

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