

Abstract: *In the digital era, fintech has transformed the financial landscape by introducing services such as online loans or peer-to-peer (P2P) lending. This research explores the negative impact of illegal online loans on individuals' psychological conditions through an experimental film titled "The Walking Misery." A qualitative approach was employed to understand the subjective experiences of students trapped in online loan debt. Data was collected through in-depth interviews and observations of students with direct experience. The study found that online loans could cause significant psychological stress, including anxiety and depression. The film effectively depicts these impacts using visual and narrative techniques. The study concludes by highlighting the importance of financial literacy and stricter regulations to protect consumers. This research contributes to raising public awareness about the dangers of online loans and the importance of making wise financial decisions.*

Keywords: experimental film, psychological impact, financial literacy.

