



The Development and Evaluation of Perception on Online Loan Education through Motion Graphics

Jakkaphan Raksasawat, Wiraiwan Sanchana, and Kacharin Thongfak

Received: November 13, 2024

Revised: June 9, 2025

Accepted: June 25, 2025

* Corresponding Author: Wiraiwan Sanchana, E-mail: wiraiwans@rmutl.ac.th

DOI: 10.14416/j.it.2026.v2.003

Abstract

This study aims to 1) develop a motion graphic to educate viewers about online loans, 2) evaluate the content accuracy and infographic quality, and 3) assess users' perceptions and satisfaction with the motion graphic. The tools used in the study include: 1) a motion graphic developed using Adobe After Effects and Adobe Photoshop with narration provided by the Luvvoice platform, 2) a content accuracy and quality evaluation form completed by three experts, and 3) a user perception and satisfaction survey on the motion graphic for online loan education, completed by 60 participants. The findings reveal that: 1) the developed motion graphic achieved the highest level of content accuracy and quality ($\bar{x} = 4.87$, S.D. = 0.19), reflecting the highest assessment ratings from experts; 2) user perception of the motion graphic reached 81.3%, indicating a high level of engagement and comprehension, and 3) the satisfaction rating for the motion graphic was also at the highest level ($\bar{x} = 4.62$, S.D. = 0.46), indicating that the material effectively conveys clear and relevant information, enabling recipients to understand the content and information about online loans accurately.

Keywords: Motion Graphics, Knowledge, Online Loans.

1. Introduction

The internet now enables rapid access to news and information, including searches for online loan sources. According to the Financial Consumer Protection Center (FCP), obtaining loans today is easy and fast, often accessible through mobile devices without requiring borrowers to leave their homes.

However, a major challenge for borrowers lies in identifying credible lenders who do not charge excessive interest rates or engage in fraudulent practices. Illegal online loan advertisements often use enticing phrases like "quick cash," "fast approval," "low interest," "no documents needed," or "no collateral required," leading many people to fall victim to scams, risking financial loss and unexpected debt. Therefore, selecting legal loan applications is essential. Such applications must be licensed by the Ministry of Finance and regulated by the Bank of Thailand [1]. According to online crime report statistics from March 1, 2022, to December 20, 2023, there were 43,193 cases of online loan fraud, amounting to damages of 1,926,948,604 THB [2]. Although the ability to freeze funds has improved through direct communication with banks, the total financial losses have notably increased. This suggests that the public still lacks adequate knowledge and awareness of the risks associated with online loans. Therefore, promoting consumer education on online borrowing could help mitigate potential damages.

Public relations media today come in various forms, such as infographics, animations, and motion graphics. Among these, motion graphics have gained increasing attention and popularity. One example from the study by Sirivan Kaewking and Napaskorn Kruaysawasdi [3] developed motion graphics to educate about the dangers of cigarette smoke. The evaluation results showed that the content, design, and audio quality were all rated very highly, with the media being clear and easy to understand. This makes it a useful tool in helping adolescents gain accurate knowledge and understanding of the dangers of cigarette smoke. From this case, it is evident that motion graphics is an effective tool for presenting complex information in an easy-to-understand

* Department of Information Technology, Faculty of Science and Agricultural Technology, Rajamangala University of Technology Lanna.

and engaging manner. When applied to the context of financial education, motion graphics can assist in explaining complex financial information in a simpler way through the use of animation and engaging design. This approach not only helps learners understand the information more quickly but also allows them to connect the content to their personal experiences more effectively. Therefore, motion graphics is an appropriate tool for online financial education as it can simplify and make complex topics, such as loan terms or interest rates, more accessible and understandable.

The researcher proposes to develop an educational motion graphic on online loans to provide information for those interested in understanding online lending. This motion graphic will cover topics such as the current economic downturn, the evolution of lending practices, hidden loan traps, various lending techniques, legitimate loan applications, online loan regulations, and the benefits of responsible borrowing. The researcher chose motion graphics because they are an engaging and modern medium that can capture attention, facilitate learning, and enhance comprehension more effectively.

2. Research Objectives

2.1 To develop a motion graphic to educate viewers about online loans

2.2 To evaluate the content accuracy and quality of the developing a motion graphic for online loan education.

2.3 To assess users' perception and satisfaction with the educational motion graphic on online loans

3. Theoretical Background and Related Researches

In this study, the researcher reviewed relevant literature and research related to the development and evaluation of perception regarding online loan education through motion graphics media as follows

3.1 Information about online loans

In Thailand, borrowing money is primarily driven by high household debt, with most of the debt being personal loans and credit card debt that do not generate income. Loans can be

categorized into two types: regulated loans within the formal system and unregulated loans in the informal system, which carry the risk of exploitation. The key points can be summarized as follows: 1) Reasons why people in Thailand need to borrow money, 2) The evolution of borrowing and loan types, 3) Hidden dangers of different loan types, 4) Techniques for borrowing in various forms, 5) Legal loan applications, and 6) Laws related to online loans [4]. Understanding and knowledge about online borrowing are crucial to prevent falling victim to illegal lending or fake applications. Knowing legitimate lending sources and being familiar with the relevant laws will help reduce risks and long-term financial problems.

3.2 The concept of developing motion graphics media

Motion graphics is derived from combining the words "motion" (movement) and "graphics" (images), referring to the technique of making graphic images move, such as cartoons, shapes, or lines, to increase interest, create enjoyment, enhance memorability, improve understanding, and effectively convey stories or information in a lively manner [5]. In the work of Niphon Khunarak [6], the process of developing motion graphics is divided according to the 3P principle into three stages: 1) Pre-production, 2) Production, and 3) Post-production.

3.3 Related research

Related research has studied the development of motion graphic media on various topics to provide guidelines for creating effective media as follows:

Sirivan and Napatsakorn [3] developed motion graphics to raise awareness among adolescents about the dangers of cigarette smoke, aiming to reduce misconceptions and increase awareness of the harms of smoking. They used graphic programs such as Adobe After Effects and Adobe Illustrator in the media design. The evaluation of user satisfaction showed very positive feedback, providing design and data management ideas that can be applied to developing media on online loan information, such as adjusting the structure and components to suit users.

Nirachporn et al. [7] developed motion graphics to prevent skin diseases among novice monks in Buddhist monastic schools,

using the ADDIE model for development. The research showed a significant increase in knowledge about skin diseases. This study provided ideas on using work processes, planning, and identifying errors to improve motion graphic media for online loans.

Ratree et al. [8] developed motion graphics to promote tourism in Ang Thong province. They evaluated the satisfaction of experts and users, and the results showed very positive feedback on content, design, and sound. This research offered insights into designing content suitable for the target audience, as well as structuring it clearly and understandably. These ideas can be applied in creating motion graphic media on online loans with clear content and appropriate sound.

Sutthiphong and Nalinie [9] developed motion graphics to introduce eco-tourism destinations using graphic programs such as Adobe Illustrator and Adobe After Effects, along with content planning through storyboarding. This research focused on organizing content in an understandable sequence and creating standout elements to attract attention. These ideas can be applied to planning and designing storyboards to develop motion graphics with clarity.

Based on the aforementioned studies, it is evident that motion graphics play a crucial role in communicating complex information in a more comprehensible manner, particularly in the context of online loans, which involve a large volume of intricate data. Therefore, the use of motion graphics helps recipients to grasp the content more quickly, reduces information discrepancies, and enhances learning efficiency.

4. Research Methodology

4.1 Population and Sample

4.1.1 The population used in this study consists of staff from the Juvenile and Family Court of Phichit Province, media experts, and members of the public, which are an undetermined population size.

4.1.2 The sample groups used in the research consist of two groups:

1) A The sample group for evaluating the accuracy of content and the quality of motion graphic media on online loan knowledge was selected using purposive sampling, consisting of 5 individuals, including staff from the Juvenile and Family Court of Phichit Province and media experts.

2) A sample group for evaluating awareness and satisfaction with the motion graphic media on online loan knowledge, selected through purposive sampling, consisting of 60 members of the public who are interested.

4.2 Research Methodology

The researcher employed the process of developing motion graphics based on the 3P model [6], with the following details:

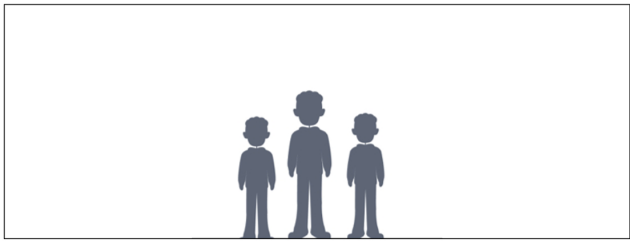
4.2.1 Pre-production

The researcher gathered in-depth information about online loan borrowing and related legal content. The content includes the following key topics:

- 1) Reasons why Thai people need to borrow money
- 2) The evolution of borrowing and loan types
- 3) The hidden risks of different borrowing methods
- 4) Techniques for borrowing in various ways
- 5) Legal online loan applications, and
- 6) Laws related to online loans

Based on the analysis of this information, the researcher designed motion graphics to meet the established scope. The process began with creating a storyboard, which outlines the details for each scene, such as text, still images, animations, music, and narration, in sequence. This helps visualize the overall flow and the order of content before creating the actual motion graphics. The process includes six steps: plot development, event sequencing, determining the number of storyboard pages, writing narration, creating the storyboard, and validating the content accuracy with three experts from the Juvenile and Family Court, Phichit Province. The storyboard design consists of six main topics, with 29 scenes in total. Examples of the storyboard can be seen in Figure 1 and Figure 2.

Storyboard Form
Title: ทำไมคนถึงต้องกู้เงิน
Scene No.1



Background	ขาว
Graphic	คน 3 คน
Text	-
Sound	เพลงประกอบ เสียงบรรยาย
Effect	คนทั้ง 3 ค่อย ๆ เดินเข้า
Comment	ถ้ามีคนไทยเดินมา 3 คน

Figure 1. Example of a storyboard for the topic "Reasons Why Thai People Need to Borrow Money."

Storyboard Form
Title: ภัยแฝงจากการกู้แบบต่าง ๆ
Scene No.8



Background	ขาว
Graphic	ห้ามปัดจอย (โอนเงิน)
Text	ข้อนี้สำคัญที่สุดคือห้ามโอนเงินก่อนเด็ดขาด เพราะมีจกอาชีพจะหลอกให้ผู้เสียหายโอนเงินไปก่อน แล้วถึงจะโอนเงินกู้มาให้ภายใน 2-3 วัน ซึ่งส่วนใหญ่การขอสมัครสินเชื่อ ทางสถาบันการเงินหรือผู้ให้กู้จะไม่ให้ผู้ขอกู้เงินก่อนอยู่แล้ว เพราะสามารถหักเงินกู้ได้
Sound	เพลงประกอบ เสียงบรรยาย
Effect	-
Comment	ข้อนี้สำคัญที่สุดคือห้ามโอนเงินก่อนเด็ดขาด เพราะมีจกอาชีพจะหลอกให้ผู้เสียหายโอนเงินไปก่อน แล้วถึงจะโอนเงินกู้มาให้ภายใน 2-3 วัน ซึ่งส่วนใหญ่การขอสมัครสินเชื่อ ทางสถาบันการเงินหรือผู้ให้กู้จะไม่ให้ผู้ขอกู้เงินก่อนอยู่แล้ว เพราะสามารถหักเงินกู้ได้

Figure 2. Example of a storyboard for the topic "The Hidden Risks of Different Borrowing Methods."

4.2.2 Production

In this step, the designed images were assembled to create a narrative within the defined scope. The character movements were synchronized with the storyline and audio,

and the voiceover was prepared and tested. The editing process, which integrated all elements such as images and sound, involved the use of Adobe After Effects for motion graphics creation, Adobe Photoshop for designing and editing graphic images used in the media, and the Luvvoice platform for generating the voiceover.

4.2.3 Post-production

In this stage, the researcher presented the finalized motion graphic media on online loans to five experts for evaluation of the content's accuracy and the media's quality. Feedback and suggestions received from the experts were used to improve and enhance the quality of the media. Subsequently, the researcher assessed the awareness and satisfaction of 60 interested members of the public regarding the motion graphic media.

5. Performance Results

5.1 Results of the Development of Motion Graphic Media on Knowledge About Online Loan Borrowing

Once the researcher had gathered knowledge about online loan borrowing from the staff of the Juvenile and Family Court in Pichit Province, the information was used to create a storyboard and develop the media in the form of motion graphics. Examples of the images are shown in Figures 3 to Figures 8.

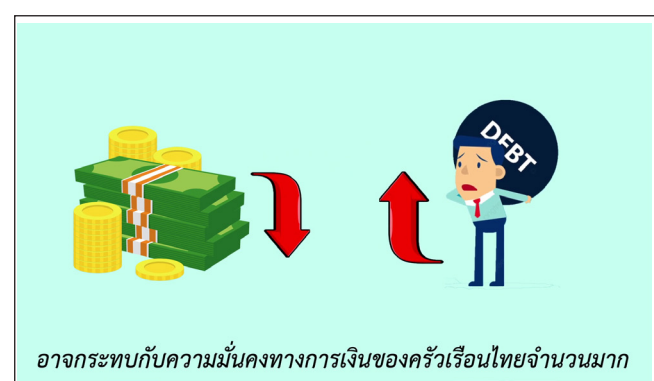


Figure 3. Show the motion graphics on the topic "Reasons Why Thai People Need to Borrow Money."

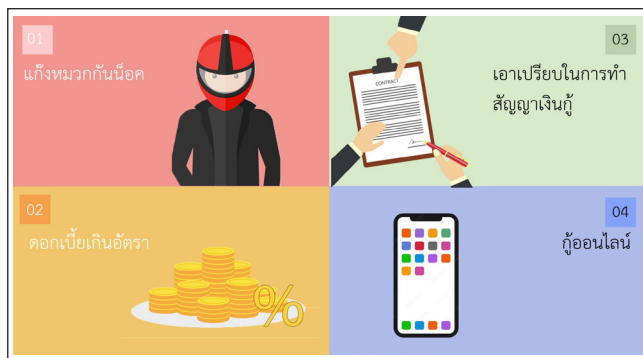


Figure 4. Show the motion graphics on the topic "The Evolution of Borrowing and Types of Loans." Money."



Figure 5. Show the motion graphics on the topic "Hidden Risks of Different Borrowing Methods."



Figure 6. Show the motion graphics on the topic "Techniques for Borrowing in Various Ways."



Figure 7. Show the motion graphics on the topic "Legal Loan Borrowing Applications."

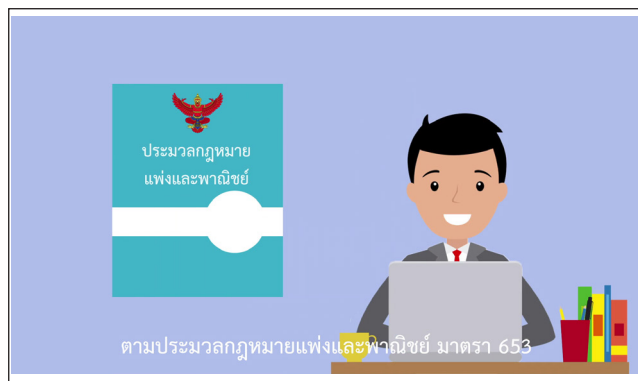


Figure 8. Show the motion graphics on the topic "Laws Regarding Online Loan Borrowing."

5.2 The evaluation results of the content and quality of the media by experts.

In the evaluation of the accuracy of the content and the quality of the motion graphic media on online loan knowledge, five experts from the Juvenile and Family Court officers in Phichit Province participated. The results are presented in Table 1 and Table 2.

Table 1. The results of the evaluation by content experts on the motion graphic media about online loan knowledge are as follows.

Question	$\bar{x}$	S.D.
1. Accuracy of content	5.00	0.00
2. Relevance of content	4.80	0.37
3. Appropriateness of content volume	4.80	0.37
4. Content suitability for the target audience	4.60	0.45
5. Visuals effectively communicate the meaning related to online loan knowledge	4.80	0.37
6. Accuracy of language	5.00	0.00
Average	4.83	0.26

From Table 1, the evaluation results of the quality of the online loan knowledge motion graphic by five experts revealed that the overall content evaluation had an average score of 4.83 with a standard deviation of 0.26, indicating the highest level. When examining each item individually, all items were rated at the highest level.

Table 2. Show the evaluation results from experts on the quality of the motion graphic content about online loan knowledge.

Question	$\bar{x}$	S.D.
1. Appropriateness of background color usage	5.00	0.00
2. Appropriateness of font size	4.80	0.37
3. Appropriateness of screen element arrangement	5.00	0.00
4. Aesthetic quality of screen graphic design	5.00	0.00
5. Relevance of illustrations to the content	5.00	0.00
6. Clarity of illustrations	5.00	0.00
7. Clarity of narration	4.60	0.45
Average	4.91	0.12

From Table 2, the evaluation results of the quality of the learning media by experts revealed that, overall, the assessment was at the highest level, with a mean score of 4.91 and a standard deviation of 0.12. When considering each item individually, all items were evaluated at the highest level.

5.3 The evaluation results of the perception and satisfaction regarding the motion graphic media on online loan knowledge.

The assessment of perception and satisfaction regarding the motion graphic media designed to educate about online loans was conducted with a group of 60 interested participants. The criteria for evaluating awareness were adapted from the research of Chalanthon and Rungsungnoen [10], while the criteria for assessing satisfaction were based on the framework of Sincharu [11]. The results of the evaluation are presented in Table 3 and Table 4.

Table 3. The results of the perception evaluation from the sample group after viewing the motion graphic media on online loan knowledge are shown below.

Question	Percentage	Level of Perception
1. Reasons why Thai people need to borrow money	82.7	Highest
2. The evolution of borrowing and loan types	83.3	Highest
3. The hidden risks of different borrowing methods	81.7	Highest
4. Techniques for borrowing in various ways	81.0	Highest
5. Legal online loan applications	83.0	Highest
6. Laws related to online loans Clarity of illustrations	76.0	Moderate
Average	81.3	Highest

From Table 3, presents the results of the perception evaluation of the sample group regarding online loan knowledge after viewing the motion graphic media. The results show that the sample group demonstrated the highest level of perception in nearly all aspects. However, the clarity of illustrations related to online loan laws received an average score of 76.0%, which falls within the moderate level. This suggests that viewers may have experienced confusion due to the complex legal content and the use of specific terminology. Improvements can be made by using easily understandable symbols, presenting information in a step-by-step format, and adding real-life examples to help viewers better understand the legal content. In summary, the overall average perception score was 81.3%, which is classified as the highest level. This finding indicates that the motion graphic media effectively enhanced understanding of most content areas. However, certain topics, such as the legal framework of online loans, may require improvements in presentation to further enhance viewers' understanding.

Table 4. *The results of the evaluation of satisfaction with the motion graphics educational media on online loan knowledge.*

Question	$\bar{x}$	S.D.
1. The content clearly explains the reasons and causes why Thai people need to borrow money.	4.50	0.57
2. The content is comprehensive and provides a clear understanding of the various loan types available in the present	4.48	0.65
3. The content clearly explains the risks and hidden dangers associated with each type of loan.	4.47	0.62
4. The content provides useful knowledge and appropriate techniques for borrowing money.	4.42	0.62
5. The content sufficiently recommends legal applications and helps viewers understand the advantages and disadvantages of using them.	4.47	0.54
6. The content regarding the law is well-explained and easy to understand.	4.52	0.62
7. Design and Appearance: The motion graphics media is engaging and captures attention effectively	4.53	0.68
8. Design and Appearance: The motion graphics media is engaging and captures attention effectively	4.68	0.57
Average	4.51	0.61

From Table 4 presents ratings for various aspects of the media, all of which received high scores. In conclusion, the average score of 4.51 (with a standard deviation of 0.61) indicates a high level of satisfaction with the media. The motion graphics successfully fulfilled the audience's educational and design expectations, providing clear, engaging, and informative content on online loan knowledge.

6. Conclusions

This study found that the development and evaluation of motion graphic media to provide knowledge about online loans effectively meets the needs of the target audience. The media design focuses on clarity and the presentation of easily accessible information, allowing viewers to understand complex content with ease. The study also found that topics related to the reasons for borrowing money, loan methods, hidden risks of borrowing, proper borrowing techniques, and the legal process of applying for online loans attracted attention and were well understood, particularly the reasons why Thais need to borrow money and the correct loan procedures, which received the highest recognition at 86.7%. Although the motion graphic media successfully conveyed information in an easily understandable way, the evaluation of certain topics, such as the laws related to online loans, received the lowest recognition score at 60.0%. This could be due to the clarity of the visuals associated with this topic. Therefore, this study emphasizes the importance of improving and developing the clarity of information presentation in this area to enhance the effectiveness of communication in the future.

The evaluation results from experts on the accuracy and quality of the media, with an average score of 5.00 and a standard deviation of 0.00, indicate the highest level of satisfaction regarding the design and quality of the content. This is consistent with the research conducted by Ratree et al. [8], which found that the use of images and sound in media helps enhance communication and improves the effectiveness of conveying complex content, particularly in topics related to finance and online loans.

The evaluation of viewer satisfaction demonstrates a positive response, with an average score of 4.62 in all aspects and a standard deviation of 0.46, indicating the highest level of satisfaction and success in meeting the viewers' expectations regarding both educational content and design. This aligns with the research of Phuminan and Wiraiwan [12], which emphasizes the use of supplementary technology to enhance learning and increase engagement in educational media.



These approaches can be applied to improve the design of media, making it more engaging and easier to understand in the future.

In future research, it is recommended to add Pre-test & Post-test, Eye-tracking, or User Engagement Metrics to evaluate the media more accurately and effectively.

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