

## Dialect Language in the Film Home Sweet Loan

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### ABSTRACT

*This research investigates the sociolinguistic roles of dialect and language variation in the Indonesian film Home Sweet Loan (2023), focusing on how informal expressions, regional dialects, and code-switching reveal characters' identities, emotions, and social positions. Using a descriptive qualitative method, data were collected through transcription and analysis of selected scenes featuring the main character, Kaluna. Findings indicate that linguistic choices—such as Jakarta slang, Javanese/Sundanese particles, sarcastic wordplay, and metaphor—are strategically used to portray economic struggle, gender roles, emotional fatigue, and generational pressure. The study concludes that dialects in Home Sweet Loan are more than just stylistic devices; they are critical tools for expressing urban identity, navigating socioeconomic realities, and challenging traditional norms through humor, irony, and resistance.*

**Keywords:** *dialect, informal Indonesia, sociolinguistics, urban speech*

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## INTRODUCTION

Language variation in films often reflects the complex interplay between linguistic identity and social structures. In the Indonesian context, dialects and sociolects function not only as communicative tools but also as markers of ethnicity, class, and regional affiliation (Setiawan, 2021). The film *Home Sweet Loan* (2023), adapted from Almira Bastari's popular novel, serves as a rich text for examining how contemporary Indonesian cinema uses dialects to construct characters and navigate sociocultural themes.

Recent studies have emphasized that the use of dialects in media is a powerful device to index authenticity and relatability (Haryanto & Nurhayati, 2020; Putri & Sukmawati, 2022). Particularly in urban narratives, dialect variation helps represent Indonesia's linguistic diversity while also portraying societal dynamics such as economic mobility, generational conflict, and urban-rural migration (Fauzia & Kartikasari, 2023). In films, characters who use regional dialects or informal urban slang often embody specific social positions or value systems, thereby contributing to both character development and audience perception (Marwati, 2021).

Despite the growing scholarship on language variation in Indonesian media, limited attention has been given to how dialects are strategically employed in mainstream romantic comedies like *Home Sweet Loan*. This film provides a fertile ground for investigating how language reflects characters' identities and their relational dynamics. By analyzing key dialogues and character interactions, this study aims to uncover the sociolinguistic functions of dialect use in the film, contributing to broader discussions on language, identity, and media representation in contemporary Indonesia.

## LITERATURE REVIEW

Language variation, particularly dialect usage, has become a focal point in sociolinguistic studies of Indonesian media over the past five years. Scholars have recognized that dialects in film are not merely aesthetic choices but serve as socio-cultural tools that reflect identity, regional origin, and social hierarchy (Putri & Sukmawati, 2022). Dialectal expressions are often used by filmmakers to create authentic characters and relatable narratives, especially within the context of Indonesia's rich linguistic diversity.

Fauzia and Kartikasari (2023) assert that the portrayal of dialects in Indonesian films commonly aligns with social class and power structures. Their study highlights how characters who use regional dialects are typically framed as belonging to lower socio-economic backgrounds, whereas those who use standard Indonesian are associated with education, authority, and urban status. This framing underscores the role of dialect as a symbol of both inclusion and marginalization in cinematic representation.

Setiawan (2021) further elaborates on this by analyzing Jakarta-based films, where urban slang and regional dialects converge to express generational and cultural hybridity. According to his findings, younger characters often code-switch between dialects and informal urban Indonesian (*bahasa gaul*) as a way to navigate shifting social contexts and affiliations. This supports the notion that dialects are employed as identity performances rather than fixed linguistic traits.

Haryanto and Nurhayati (2020) also discuss the representation of dialects in Indonesian television, noting how language choices often reinforce cultural stereotypes. Their research emphasizes the tendency of media to reproduce familiar patterns—where dialect-speaking characters are used for comic

relief or as moral foils to “modern” or “urban” characters who speak standard Indonesian. This binary, while effective for storytelling, may perpetuate sociolinguistic bias.

In a related study, Nurfadillah (2021) explores the emotional function of dialect use in film dialogue. She notes that regional dialects are frequently used in moments of heightened emotional expression, such as conflict or intimacy, suggesting that dialects carry affective weight and contribute to the depth of character interaction. This emotional dimension aligns with current trends in Indonesian romantic comedy films, including *Home Sweet Loan*.

Despite the growing body of literature on dialect in Indonesian media, there remains a paucity of research focusing specifically on how dialect functions in genre-specific films like romantic comedies. This study aims to fill that gap by analyzing how dialect in *Home Sweet Loan* serves to shape social meaning, emotional dynamics, and audience perception within a contemporary urban setting.

## RESEARCH METHOD

This study adopts a descriptive qualitative approach to explore the use of dialect language in the Indonesian film *Home Sweet Loan* (2023). The qualitative method is chosen due to its strength in revealing the deep meanings behind linguistic expressions, especially in sociolinguistic contexts where language use reflects social identity, class, and cultural positioning. According to Cahyono and Widodo (2020), qualitative inquiry allows researchers to analyze natural language use in real-life or media-based settings with greater interpretive depth.

The research design is based on content analysis, which is suitable for analyzing the linguistic content and patterns embedded within film dialogues. Krippendorff (2019) argues that content analysis offers a systematic yet flexible means to interpret text, particularly when the researcher seeks to uncover latent meanings within visual and verbal materials. In this study, the film’s dialogue serves as the primary data, where dialect features such as lexical choices, pronunciation shifts, and syntactic variations are closely examined.

The data were collected by repeatedly watching the film and transcribing selected scenes that prominently featured dialectal speech. Scene selection was guided by the presence of linguistic variation, social contrast between characters, or emotionally charged interactions, following the criteria adapted from Pratiwi (2021), who conducted a similar study on dialects in Indonesian drama scripts. By observing without participating, the researcher aimed to minimize bias while capturing the natural flow of language used by the characters.

Once transcribed, the data were analyzed through a sociolinguistic lens, focusing on how dialects convey meaning within social interaction and character relationships. The analysis relied on the model proposed by Miles, Huberman, and Saldaña (2019), which includes processes of data condensation, data display, and conclusion drawing. This analytical framework supports the identification of themes such as identity construction, power dynamics, and social belonging as expressed through dialect use.

By using this methodological framework, the study intends to generate a nuanced understanding of how dialects function within the film, not only as linguistic variation but as meaningful tools for character development and narrative progression. The use of recent methodological models ensures that the analysis remains grounded, contextually rich, and aligned with current trends in sociolinguistic and media research.

## RESULT AND DISCUSSION

In academic research, the Result and Discussion section serves two major purposes. First, it presents the data or findings collected from the research object—in this case, linguistic expressions used in the film *Home Sweet Loan* (2023). Second, it interprets and analyzes these findings through relevant theoretical lenses, especially in sociolinguistics.

According to Miles, Huberman, and Saldaña (2020), the *result* refers to “what the data says,” while the *discussion* is about “what the data means.” This section is essential for linking raw data (such as dialogue excerpts) to sociolinguistic theories such as identity construction, register variation, politeness, and code-switching (Holmes, 2021; Wardhaugh & Fuller, 2021).

In this research, the dialogue spoken by Kaluna—as the central character in *Home Sweet Loan*—becomes a primary lens through which we examine the use of dialects, urban slang, and informal Indonesian as forms of identity, emotion, and social positioning.

### Data 1

Kaluna: *"Gue bener-bener pengen punya rumah sendiri tahun ini, apapun caranya."*  
Use of informal pronoun "gue", intensifier "bener-bener", and emotionally loaded structure.

This utterance clearly reflects the informal register typical of urban Indonesian youth. The use of "gue" (instead of *saya* or *aku*) identifies Kaluna as a member of the urban middle or lower-middle class in Jakarta, where this pronoun is frequently used among peers or in emotionally intense contexts.

The intensifier "bener-bener" strengthens the emotional content of the sentence, signaling a high degree of personal determination. Such expressions are common in youth speech when expressing goals, frustration, or desperation. The clause "apapun caranya" adds emphasis to the speaker's willingness to go through any means necessary, highlighting a sense of economic pressure and persistence—a recurring theme in the film.

From a sociolinguistic perspective, this utterance represents what Holmes (2021) describes as *emotionally driven speech*, often marked by informal vocabulary and heightened intensity. It also demonstrates indexicality, where certain forms (like "gue") index or point to specific social identities and emotional states (Eckert, 2020).

### Data 2

Baskara: *"Lu yakin mau ambil KPR segede itu? Cicilannya gila, Lun."*  
Kaluna: *"Daripada ngontrak terus, kan? Gak ada abisnya."*

The pronouns *lu* and *Lun* show intimacy and informality. Expressions like *segede itu*, *gila*, *ngontrak terus*, and *gak ada abisnya* reflect urban Jakarta slang. Kaluna's rhetorical "kan?" seeks agreement and softens her firm stance. This informal style expresses urgency and emotional frustration over economic struggles, which aligns with how urban middle-class concerns are voiced in everyday speech (Hidayati, 2023; Wulandari & Rahayu, 2021).

### Data 3

Kaluna: *"Nyokap gue udah nanya lagi, 'Kapan kamu nikah?' Gue jawab, 'Kapan harga rumah turun?'"*

Kaluna uses informal terms *nyokap* (mother) and *gue* (I), which are markers of Betawi-influenced Jakarta slang. The sentence pairs a personal question (*kapan kamu nikah?*) with a sarcastic response (*kapan harga rumah turun?*), showing her resistance to traditional expectations like marriage. The humor and irony reflect a generational tension between economic reality and cultural pressure, a theme commonly conveyed through informal, urban speech (Eckert, 2020; Hidayati, 2023).

Kaluna's wordplay illustrates her frustration with housing costs, indirectly framing homeownership as a prerequisite to marriage. This aligns with sociolinguistic observations that language reflects not only identity but also social critique through irony and stance-taking (Holmes, 2021).

#### **Data 4**

Kaluna's Mother: "*Perempuan tuh harus bisa ngatur keuangan, jangan cuma mikirin gaya hidup.*"  
(*"A woman must be able to manage finances, not just think about lifestyle."*)

This utterance reflects a gendered social norm often expressed in Indonesian familial discourse. The use of "*perempuan tuh harus...*" ("a woman must...") imposes a traditional expectation that women be financially responsible. Informal markers like "*tuh*" serve as emphatic particles, adding a directive tone to the statement.

The contrast between "*managing finances*" and "*thinking about lifestyle*" represents a common cultural tension between practicality and modern consumerism, especially in middle-class settings. This reflects what Holmes (2021) calls language as a tool of social regulation, where speech reinforces societal roles, particularly for women in domestic spaces.

#### **Data 5**

Colleague: "*Lo ngajuin KPR ke bank mana?*"

Kaluna: "*Bank Bunga Mencekik, kayaknya.*"

(*"Which bank did you apply for a mortgage with?"*)

*"Probably 'Strangling Interest Bank' or something."*)

This exchange highlights the use of informal pronouns (*lo*) and satirical wordplay. Kaluna's sarcastic response—"Bank Bunga Mencekik"—is a creative pun that literally means "*Strangling Interest Bank*", critiquing high mortgage rates through humor. This represents a linguistic strategy known as evaluative stance, where speakers express opinions indirectly via exaggeration or irony (Eckert, 2020).

The tone "*kayaknya*" ("*probably*") adds uncertainty and casualness, reinforcing the informal register of workplace peer talk. This also reflects what Holmes (2021) terms humorous resistance, where speakers subtly push back against economic pressures using humor embedded in everyday language.

Kaluna's language indexes both economic anxiety and middle-class cynicism, using slang and creative naming to negotiate frustrations with institutional systems like banking. Informal, ironic expressions serve as coping mechanisms and identity markers within peer groups.

#### **Data 6**

Kaluna: "*Kadang gue ngerasa hidup tuh cuma kerja, bayar cicilan, tidur, ulang lagi.*"

(*"Sometimes I feel like life is just working, paying installments, sleeping, then repeating."*)

This utterance uses a cyclical structure and informal diction to convey emotional fatigue. The repetition of actions (*kerja, bayar cicilan, tidur, ulang lagi*) emphasizes monotony, reflecting Kaluna's perception of a routine-driven, debt-centered life. Informal terms like *gue* (I) and *tuh* (emphatic particle) mark the speech as casual and personal.

Linguistically, the phrase exemplifies what Holmes (2021) calls narrative stance—where the speaker shares personal struggle through storytelling to build solidarity or express disillusionment. Kaluna's tone also illustrates urban economic alienation, where daily life is reduced to financial obligation and survival cycles.

This type of utterance reflects a broader discourse of working-class frustration in urban settings, where informal speech is used to articulate emotional burden. Such expressions capture how individuals,



especially young adults, use language to reflect both personal and generational stress (Hidayati, 2023; Eckert, 2020).

#### **Data 7**

Kaluna: “*Gaji naik sih, tapi harga rumah naik lebih cepet. Kayak lari lawan angin.*”  
(“*My salary is increasing, but house prices rise even faster. It’s like running against the wind.*”)

Kaluna uses a contrastive structure (*gaji naik sih, tapi...*) to highlight economic imbalance. The simile “*kayak lari lawan angin*” (*like running against the wind*) is a metaphor for struggle and futility, expressing how efforts to improve financially feel constantly undermined by a faster-growing housing market.

The phrase blends figurative language with informal tone, allowing Kaluna to frame a complex economic issue in relatable, emotional terms. This aligns with Holmes (2021), who notes that metaphor and imagery in everyday talk can reflect deeper social anxieties and powerlessness.

This utterance shows how metaphoric expressions in informal speech are used to articulate middle-class frustration and perceived injustice. The language choice also reinforces Kaluna’s identity as a critical, economically aware urban speaker navigating structural challenges.

## **CONCLUSION**

The analysis of dialectal expressions and language variation in *Home Sweet Loan* reveals that speech in Indonesian film is not merely a narrative device, but a complex tool for constructing meaning, identity, and cultural commentary. Through Kaluna’s dialogues, the film reflects the lived realities of urban Indonesian youth—marked by housing insecurity, generational tension, and economic burden. Informal pronouns like *gue* and *lu*, regional references like *nyokap*, and metaphors such as “*running against the wind*” function to portray characters as both emotionally authentic and socially constrained.

Moreover, the study highlights how linguistic features such as satire, repetition, and pragmatic particles contribute to deeper audience engagement by expressing frustration, humor, and resilience. Gendered speech expectations are also foregrounded in the mother’s admonitions, illustrating how language encodes traditional values even within modern cinematic spaces.

In conclusion, the film demonstrates that language in media—particularly dialect and informal variation—can reflect and critique societal structures. By decoding the sociolinguistic nuances in *Home Sweet Loan*, this study contributes to a richer understanding of how film functions as both entertainment and a mirror of Indonesia’s contemporary urban experience.

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