Ghancaran
Jurnal Pendidikan Bahasa dan Sastra Indonesia
P-ISSN 2714-8955 | E-ISSN 2715-9132
https://ejournal.uinmadura.ac.id/index.php/ghancaran/index
https://doi.org/10.19105/ghancaran.v20i2.26355

OPEN ACCESS

RESEARCH ARTICLE

A cultural studies analysis of urban women's identity in the novel *Home Sweet* Loan by Almira Bastari

Fitria Anggraini D[1]*, Aceng Hasani[1], Firman Hadiansyah[1]

[1] Sultan Ageng Tirtayasa University, Serang, Indonesia

***Corresponding Author**
Fitdiwansyah.fa@gmail.com

ABSTRACT
This study aims to analyze the representation of urban women's identity and gender performativity in Almira Bastari's novel *Home Sweet Loan*, focusing on how female character construct and negotiate their gender identities through everyday experiences in urban spaces. Using a descriptive qualitative approach, this research draws on Cultural Studies as its analytical perspective and Judith Butler's theory of gender performativity as its main theoretical framework. The primary data consist of words, phrases, sentences, and narrative passages in the novel that depict urban women's experiences, practices, and interactions. The data were collected through close reading and documentation, then analyzed by identifying, classifying, and interpreting textual evidence related to gender performativity and the negotiation of gender norms. The findings reveal three major dimensions of urban women's experiences. First, economic pressure is reflected in the tension between limited financial resources, the responsibility to support family members, and expectations to achieve financial stability. Second, financial management practices, particularly saving and allocating personal income, demonstrate women's efforts to establish economic independence while balancing personal needs and family obligations. Third, the negotiation of gender norms emerges through social expectations concerning marriage, domestic responsibilities, physical appearance, and standards of women's success. These findings indicate that although urban women are represented as economically active and seemingly independent subjects, their identities remain shaped by patriarchal expectations, class relations, and social judgments. Thus, Home Sweet Loan portrays urban women's identity as a dynamic performative process in which individual agency develops through continuous negotiation with prevailing social and cultural norms.

Keywords: cultural studies; identity; urban women; gender performativity.

ARTICLE HISTORY

Received: September 30,2026
Accepted: October 28, 2026
Published: November 12, 2026

LICENSE

Copyright © 2026 The Author(s). This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY 4.0) License.
https://creativecommons.org/licenses/by/4.0/.

How to Cite This Article

Anggraini D, F., Hasani, A., & Hadiansyah, F. (2026). A cultural studies analysis of urban women's identity in the novel *Home Sweet* Loan by Almira Bastari *Ghancaran: Jurnal Pendidikan Bahasa dan Sastra Indonesia*, Special Edition Lalongét VII, 370-386.
https://doi.org/10.19105/ghancaran.v20i2.26355

INTRODUCTION

The city is no longer understood merely as a geographical area or an economic center, but as a social space produced through social relations, cultural practices, and systems of power. Such a space is not neutral. Within it, the values of modernity such as efficiency, productivity, and rationality are both practiced and normalized. Simmel (2023) shows that the excessive stimulation of the metropolis requires its inhabitants to be rational, to maintain emotional distance, and to present a controlled self-image. Foucault (1977) adds that control over bodies and behavior in offices, public transportation, and educational institutions works mainly through subtle surveillance and normalization, not prohibition. Marx (in Barker, 2011) said that the city is therefore ambivalent: it offers opportunities and pressures at once, and it forms urban subjects while also limiting their self-expression.

This ambivalence is most acutely visible in women. In Indonesia, women's domestic role has long been regarded as *kodrat* (natural destiny), even though it is a cultural construction of patriarchy (Sarmauli et al., 2024). Urbanization has indeed shifted this role into a double role, both domestic and public-productive (Amin et al., 2024). However, empirical studies show that this shift does not equal liberation. Rukmana and Syam (2024) found that household relations in Makassar remain shaped by traditional gender norms even though women work formally. Purnamasari et al. (2025) found that working women in Jakarta's business districts seek *third places* to reflect on their identity, while capitalist structures and patriarchal norms continue to hinder social interaction and add to their burdens. If these two findings are read together, what has changed is not merely women's position in public space but the form of pressure they face. That pressure is now wrapped in discourses of independence and professionalism, so it often goes unrecognized as control. In Butler's (2002) framework, gender identity is formed through performative acts repeated in particular social spaces. The city, with its density of interactions and normative demands, can be understood as an arena that reinforces that performativity.

These sociological and phenomenological studies reveal structures of pressure but fall short of reaching the inner experiences that accompany them, such as existential restlessness, split identity, and emotional exhaustion. This is the dimension that literature often takes up. One contemporary Indonesian novel set in Jakarta, *Home Sweet Loan* by Almira Bastari, depicts the face of urban women's experience. Kaluna in *Home Sweet Loan* faces economic pressure, work demands, and standards of success measured by home ownership. Both place the city not merely as a setting but as an ideological space that shapes how women give meaning to themselves, their bodies, and their futures.

Previous research in the literary field has touched on some aspects of this but has not brought them together. Prastika (2024), in her study of *Jakarta Sebelum Pagi* and *Jogja Jelang Senja*, examines the representation of Jakarta as a noisy and metropolitan city through the characters' everyday experiences. The study shares one literary object with the present research, namely *Jakarta Sebelum Pagi*, and similarly considers the relationship between characters and their urban environment. Nevertheless, its analytical emphasis is on the representation of the city rather than on how urban experiences shape female identity, gender performances, and women's negotiations with gender norms. Thus, while Prastika establishes the urban setting as an important element of literary representation, the present study extends this discussion by examining urban space in relation to the construction and negotiation of female subjectivity.

Widyaningsih et al. (2025) examine the novel *Galaksi* through a Cultural Studies perspective and demonstrate that youth culture is constructed through the intersections of social class, gender, spatial culture, and consumption. This study shares a cultural perspective with the present research, particularly in understanding gender as a social and cultural construction. However, gender in Widyaningsih et al.'s research functions as one dimension of the broader discussion of youth culture rather than as the central analytical concern. In contrast, the present study places urban women's experiences at the center of its analysis and investigates how gender norms, social expectations, economic conditions, and identity formation influence the representation of female characters in contemporary Indonesian novels.

Meanwhile, Wulandari and Amir (2023) investigate women's identity in *Bilangan Fu* through gynocriticism, focusing on bodily appearance, resistance to patriarchy, and sexuality. Their study shares an interest in women's identity and the ways literary texts represent women's experiences under patriarchal structures. However, its discussion is directed toward the implications of literary analysis for character education. It does not explicitly examine the relationship between women's identity and urban space, nor does it employ gender performativity to explain how femininity is constructed and negotiated through repeated social practices. The present research differs by examining women's identities not only as representations within literary texts but also as subjectivities shaped through social expectations, everyday practices, and negotiations with gender norms.

The studies reviewed here have not explicitly examined gender performativity within the field of cultural studies. It is this gap that this study seeks to fill through a cultural studies approach. This approach was chosen because it focuses on identity, representation,

domination, ideology, and hegemony (Firdhausi, 2024). To deepen the analysis of such representations and identities, this study employs the theory of gender performativity as proposed by Butler (2002). Butler (2002:16) asserts that gender is not an innate identity, but rather something produced through actions, practices, and performances enacted repeatedly within social life. Thus, gender is understood as something that is "done" rather than something that is "possessed."

The specific contribution of this study lies in its comparative examination of how urban women's identities are represented, performed, and negotiated across two contemporary Indonesian novels. Rather than treating urban space merely as a geographical or social background, this research investigates how urban experiences and social structures become contexts in which female characters construct and negotiate their identities. It examines three interconnected dimensions: the representation of urban women, women's performative practices, and the negotiation of gender norms. Through this framework, the research identifies both shared patterns and differences in the ways female characters respond to social expectations, economic pressures, gendered standards of success, and identity conflicts.

In the context of this study, the theory of gender performativity is used to examine how the identities of urban women are produced through the characters' daily practices, such as how they work, manage their emotions, relate to others, make life decisions, and position their bodies and selves within the urban space. This theory allows for a more profound reading of narrative details, minor actions, and repetitive practices, elements that are often overlooked in more generalized analyses of representation. This study aims to analyze the representation of urban women's identity and gender performativity in the character Kaluna in *Home Sweet Loan*. This aim is elaborated into two research questions: (1) how is urban women's identity represented through the two characters; and (2) how is urban women's gender performativity displayed through both of them. The novelty of this study lies in two things. First, it combines the lens of gender performativity and the analysis of urban space within a single *cultural studies* framework. Second, it positions sociological findings on the double burden and patriarchal norms as a foundation for reading literary texts, which has rarely been done. Theoretically, this study is expected to enrich literary studies from a *cultural studies* perspective by showing how women's identity and urban culture are represented in contemporary Indonesian literature, and to broaden understanding of the relationship between literary texts, popular culture, and the dynamics of modern urban society. Practically, this study is expected to give readers and literary researchers insight

into issues of women's identity in urban life, to serve as a reference for further studies on literature, culture, and gender issues, and to foster critical awareness of the representation of women and socio-cultural constructions in urban society.

METHOD

This study uses a descriptive qualitative design with interpretive analysis through library research (Moleong, 2018). This design was chosen because the study aims to understand meaning, representation, and the process of gender identity formation in literary texts, not to test hypotheses. The analysis combines the cultural studies approach (Hall, 1997) and Butler's (2002) theory of gender performativity. The primary data sources are contemporary Indonesian novel, namely Home Sweet Loan by Almira Bastari, published by Gramedia Pustaka Utama in 2022, 312 pages long. The novel was selected purposively based on four criteria: (1) written by a woman author and representing the lives of urban society, especially women in big cities; (2) featuring a female character as the central character, allowing the analysis to explore women's experiences and identity formation from their perspectives.; (3) the novel presents interconnected conflicts concerning economic pressures, employment, and housing, particularly through the female protagonist's efforts to manage financial resources, pursue economic independence, and deal with the challenges of urban living; and (4) narrative depicts gender-related expectations and relationships, including social pressures concerning marriage, domestic responsibilities, physical appearance, and women's standards of success. These textual elements make the novel particularly relevant to examining the relationship between urban experiences, gender performativity, and the negotiation of gender norms. Therefore, its selection is not based solely on its urban setting but also on the depth and relevance of its representation of women's economic, social, and gender-related experiences.

The secondary data sources are books, journal articles, and previous studies addresing cultural studies, representation, urban women, and gender performativity. These sources are used selectively as a theoretical foundation and as a comparison in interpreting the primary data. The literature review involved identifying, examining, and organizing relevant theoretical discussions and previous research to establish the analytical framework and provide contextual references for interpreting the primary data.

The data consist of narrative quotations, dialogue, descriptions of characters and settings, and events in the novel. Not all parts of the novel are analyzed. Data were selected if they met three criteria: (a) presenting urban female characters through narration,

dialogue, or the author's description; (b) containing depictions of city life, such as workplaces, residences, social relations, economic pressure, and lifestyle; and (c) containing the characters' actions, attitudes, language, or life choices that can be read as gender practices or performances. Data were collected through intensive reading of the novel, by marking narrative passages related to female characters, urban space, gender practices, and social experiences, and then recording them in a data classification table. Codes are structured as abbreviations that represent specific analysis categories. Data coding can be seen in the following table:

Analysis Category	Subcategory	Code	Description (in Indonesian)
Representation of Urban Women's Life	Women's working life	PU-KR	Perempuan urban-Kehidupan kerja
	Women's social relations	PU-RS	Perempuan urban-relasi sosial
	Urban lifestyle	PU-GH	Perempuan urban-gaya hidup
	Economic pressure of the city	PU-TE	Perempuan urban-tekanan ekonomi
Praktik Performatif Gender	Acts demonstrating independence	PG-KM	Performatif gender-kemandirian
	Practices of femininity	PG-FM	Performatif gender-feminitas
	Negotiation of gender roles	PG-NG	Performatif gender-negosiasi gender

Table 1. Research Data Coding

A complete example of how the code is used is as follows:
HSL/PU-KR/12
Meaning:

a. HSL = Home Sweet Loan
b. PU-KR = Working Lives of Urban Women (*Kehidupan Kerja Perempuan Urban*)
c. 12 = data number

The main instrument is the researcher as reader, interpreter, and analyst of the text (Moleong, 2018). The researcher was assisted by conceptual guidelines on representation (Hall, 1997), urban women, and gender performativity (Butler, 2002), as well as analysis notes and the data classification table to maintain consistency. The analysis was carried out using the qualitative text analysis method through four stages: (1) identifying the representation of urban women in the novel; (2) examining the socio-cultural context using the cultural studies approach (Hall, 1997); (3) analyzing the actions, language, emotions, and daily practices of the female characters using the theory of gender performativity (Butler, 2002); and (4) interpreting how urban women's identity is produced and negotiated through gender performance in urban space. The results are presented in a descriptive-analytical manner, that is, text quotations followed by explanation and interpretation based on the theoretical framework.

To maintain consistency in data interpretation, the researcher repeatedly reviewed the selected text segments, examining them within their narrative contexts. Each segment was cross-referenced with relevant theoretical concepts, specifically Stuart Hall's perspective from Cultural Studies and Judith Butler's theory of gender performativity, as well as the established analytical categories. This process ensured that the interpretation remained grounded in textual evidence and aligned with the research objectives. Furthermore, the researcher revisited the original text whenever necessary to minimize subjective interpretation and uphold coherence among the collected data, the theoretical framework, and the analytical findings. To strengthen the credibility and consistency of the analysis, the study also employed inter-researcher validation (triangulation).

RESULTS AND DISCUSSION

Representation of Urban Women

Data HSL/PU-KR/1
"...gaji para pegawainya di daerah elite hanya satu digit di depan juta rupiah." (hal. 12).
["...the salaries of its employees in the elite district are only a single digit in front of millions of rupiah." (p. 12)]

These data show that Kaluna is aware of the gap between the image of Jakarta's luxury and the reality of workers' lives. Jakarta is depicted as a city synonymous with tall buildings, shopping centers, and an upper-middle-class lifestyle. However, behind this splendor there are still workers, including women, who earn limited incomes and therefore cannot enjoy the city's facilities as displayed through symbols of luxury. The female workforce that drives the operational wheels there in fact often receives only the minimum wage or a "satu digit" salary ("single digit," i.e., under Rp10 million).

From a Cultural Studies perspective, the representation of the city is understood not only as a geographical space but also as a space for the production of meaning and power relations. This explains that representation is a process of forming meaning through language and cultural symbols. Conversely, Kaluna's admission about her salary shows a different social position within the structure of urban society. Thus, the novel represents the working life of urban women as an experience situated between the demands of productivity and economic limitations.

Data HSL/PU-KR/3
"Siap, Bu." ... "Wong sudah tugas bawahan melaksanakan perintah." (hal. 35)
["Yes, ma'am." ... "Well, it's a subordinate's job to carry out orders." (p. 35)]

This dialogue represents a work culture in urban society that places obedience to superiors as part of professionalism. Kaluna is portrayed as a woman able to adapt to organizational culture without showing any objection to the addition of workload. Thus, the novel presents a picture of urban women who are required to always be ready to face changing work situations. Furthermore, these data also show the dynamic character of urban working life. The division of tasks can change at any time according to organizational needs, so workers are required to have the ability to adapt. Kaluna accepts additional responsibilities as a consequence of her position as a subordinate. This attitude represents that the working life of urban women is determined not only by professional competence but also by the ability to maintain commitment to the organization amid high work demands.

Based on this analysis, it can be concluded that the novel Home Sweet Loan represents the working life of urban women as a life that demands professionalism, loyalty, and the ability to adapt to organizational dynamics. The novel represents Kaluna, urban women are depicted as workers able to carry out various responsibilities within modern work structures, while also showing how urban work culture shapes women's experience and identity in public space.

Data HSL/PU-RS/1
"...perbedaan nasib yang semakin runcing di kantor..." (hal. 19)
["...the increasingly sharp differences in fate at the office..." (p. 19)]

This quotation also shows that urban women have a need for social acceptance within their circle of friends. Kaluna feels doubtful about her position in the group because she considers differences in economic condition to be a barrier to forming equal relationships. However, the fact that her friends still accept her shows that women's social relations in the novel are built not merely on the basis of equal social status, but also on empathy, togetherness, and experiences shared in daily life.

Based on this analysis, it can be concluded that the novel Home Sweet Loan represents urban women's social relations as relationships built through acceptance, solidarity, and shared experience, despite differing economic conditions. These relations show that urban women's lives are influenced not only by competition and differences in social class but also by the ability to build mutually supportive social bonds amid the dynamics of urban life.

Data HSL/PU-RS/2
"Duh, gue bisa apa tanpa lo, Kal." (hal. 54)
["Ugh, what could I do without you, Kal." (p. 54)]

This dialogue represents that urban women are no longer positioned as mere complements in the workplace, but as individuals whose competence and contributions are recognized by their professional environment. The recognition given by Danan shows that social relations in the workplace are built through appreciation of individual ability, not merely on the basis of gender. This reflects a change in the representation of women in the modern working world, from a position often regarded as supporting to becoming an important part of the organization's continuity.

Data HSL/PU-GH/1
"...aku berjalan ke arah stasiun MRT." (hal. 116)
["...I walked toward the MRT station." (p. 116)]

These data show that life in the city is made easy by the availability of public transportation. They show that Kaluna's life as an urban woman is inseparable from the practices characteristic of urban society, namely the activity of using modern public transportation.

Data HSL/PU-GH/2
"...ganti Tory Burch, kemudian jadi Fendi, lalu Gucci, lalu Celine, kemudian Chanel." (hal. 21)
["...switched to Tory Burch, then became Fendi, then Gucci, then Celine, then Chanel." (p. 21)]

These data show that the character Miya chooses to spend money on luxury goods. The consumptive cultural activity shown by Miya reflects the way of life of urban society that prioritizes efficiency, mobility, and connectivity. This lifestyle becomes part of the identity of Kaluna and Miya as young women living amid the dynamics of the city of Jakarta.

Data HSL/PU-TE/19
"Lima ratus juta saja nggak punya ... Kalau mengajukan KPR, jelas mustahil." (hal. 126)
["You don't even have five hundred million ... If you apply for a mortgage (KPR), it's clearly impossible." (p. 126)]
Data HSL/NG-KI/21
"Gue ada kemungkinan bahagia nggak ya? Dulu gue mikir, kalo nggak bisa kuliah di tempat yang gue mau, ya udah, gue akan berjang nanti. Ternyata sembilan tahun kerja, gaji gue segitu-gitu aja. Cari perusahaan baru juga nggak ada yang jauh beda. Sekarang malah tetap jadi tempat bergantung keluarga. (hal. 211)
["I have a chance of being happy, don't I? I used to think, if I can't study where I want, that's it, I'll graduate later. It turns out that for nine years of work, my salary is just like that. Looking for a new company isn't much different. Now it's still a place my family depends on. (p. 211)]

The dialogue between Kaluna and the property agent not only illustrates the high cost of housing but also reveals the gap between individual financial capacity and the demands of homeownership in an urban environment. The figure of five hundred million rupiah in the dialogue signifies the substantial financial resources perceived as necessary to acquire a house. Kaluna's difficulty in affording such a property should also be examined in relation to other narrative evidence concerning her economic circumstances. Despite having worked

for nine years, Kaluna continues to experience stagnant income and remains financially responsible for supporting her family. Her difficulty in purchasing a house is therefore not merely a matter of personal preference or asset ownership but is closely connected to limited income, family obligations, and the capacity to accumulate savings. This suggests that economic independence through formal employment does not automatically provide women with access to homeownership.

Therefore, the novel *Home Sweet Loan* represents urban economic pressure through the middle class's difficult access to home ownership due to high property prices and limited financial capacity. Through Kaluna's experience, the novel shows that the house has become a commodity increasingly beyond the reach of urban society, so that ownership is no longer merely the result of individual hard work but is also determined by an economic structure that does not offer equal opportunity to everyone.

Data HSL/PU-TE/23
"Apa gue bakal jadi generasi sewa ya, sampai pensiun?" (hal. 244)
["Am I going to be a rental generation until I retire, huh?" (p. 244)]

Kaluna's statement represents an urban individual's anxiety about the long-term financial ability to own a home. The expression "renting generation" reflects her concern that financial limitations may force her to remain dependent on rental housing until retirement. Rather than simply expressing a concern about housing, the question reveals Kaluna's uncertainty about her future. Homeownership, which is initially perceived as a form of achievement and life stability, increasingly appears difficult to attain because of her economic circumstances.

Within the narrative of Home Sweet Loan, this anxiety is connected to Kaluna's experiences of facing high property prices, limited income, and financial responsibilities toward her family. Her statement can therefore be interpreted as a reflection of the gap between her aspiration to own a home and her actual financial capacity. However, this passage should not be generalized as evidence that all working women in Jakarta experience similar circumstances. Instead, it represents the protagonist's subjective experience of urban economic pressure. Through Kaluna's experience, the novel illustrates that homeownership is not merely a matter of housing needs but is also associated with aspirations for security, independence, and long-term life stability. The phrase "generasi sewa" (rental generation) not only describes a choice of dwelling but also represents a new social identity emerging in urban society. The term refers to a group of people who, although they work and have a steady income, cannot afford to buy a house and therefore must

continue to depend on the rental system throughout their lives. The novel thus presents not only Kaluna's personal experience but also represents a social phenomenon experienced by many young people in big cities.

Based on this analysis, it can be concluded that the novel Home Sweet Loan represents urban economic pressure as a condition that turns the dream of owning a house into something difficult for urban women to attain. Through Kaluna's reflection, the novel criticizes the urban economic structure that makes home ownership increasingly unaffordable and gives rise to the phenomenon of the generasi sewa (rental generation) as a new identity of urban society. This representation affirms that urban economic pressure affects not only financial conditions but also shapes how individuals view their future and quality of life.

Gender Performativity

Data HSL/PG-KM/5
"Batas biaya hidupku per hari seratus ribu rupiah." (hal. 39)
["My daily living-cost limit is one hundred thousand rupiah." (p. 39)]

The character shows the practice of economizing by bringing her own packed lunch, demonstrating an economic practice (saving and managing her own money). These data show a gender-performative practice in the form of actions that represent women's independence in managing their economic lives. Kaluna's independence does not appear as a natural trait but is produced through routine practices of managing finances. The habits of limiting expenses, prioritizing needs over wants, and saving consistently are forms of performativity that continuously build Kaluna's identity as an independent woman who is responsible for her own life.

Data HSL/PG-KM/10
"Uang gue cuma empat ratus juta. Harus kredit." (hal. 155)
["I only have four hundred million. I have to take out credit." (p. 155)]

The practice of managing finances independently shows women's ability to make financial decisions without dependence on others. The focus on the character Kaluna is not on the high price of houses (already included in the representation of urban economic pressure) but on how Kaluna makes financial decisions independently. She calculates her economic capacity, considers the length of the credit term, estimates the total interest, and then makes a decision based on those calculations. From Butler's perspective, this practice is an action that is continually repeated so that it forms Kaluna's identity as an independent and rational woman in managing her life.

In addition, this quotation shows that Kaluna has the power to determine her own life choices. She does not decide to buy a house merely because of social pressure or a momentary desire, but considers her financial capacity objectively. The decision to postpone buying a house because the credit interest is too high shows that Kaluna has control over her economic choices. Thus, the novel represents women as subjects capable of planning and making decisions independently. Through the practices of calculating economic capacity, considering credit risk, and determining financial priorities, Kaluna forms her identity as an independent woman. This identity is the result of repeated acts of economic management carried out consciously in facing the pressures of urban life.

Data HSL/PG-KM/11
"... Cukup, Kak, kalau hidup kita nggak perlu sama kayak orang-orang," kataku letih. (HSL, hal. 177)
["... Enough, Kak, if our lives don't need to be the same as other people's," I said wearily. (HSL, p. 177)]

The character Kaluna declares that life will be enough if one does not follow other people's standards. These data show a gender-performative practice in the form of women's action in building independence through the ability to set their own standards of living. Kaluna's statement is a declaration of independence of thought. She consciously breaks the chain of social comparison. By refusing to be "sama kayak orang-orang" ("the same as other people"), Kaluna validates her own path and dismantles the hegemony of the consumptive lifestyle that has been squeezing her and her family.

In addition, these data show that Kaluna is independent not only in the economic aspect but also in her way of thinking. Amid an urban culture that often measures success through ownership of a house, a vehicle, or a consumptive lifestyle, Kaluna chooses to define success based on her own financial ability and condition. The novel Home Sweet Loan represents women's independence through the ability to set one's own values and life goals. Through an utterance that rejects the obligation to live like others, Kaluna builds her identity as a woman with autonomy in determining life choices amid urban cultural pressure. This identity is the result of performative practices that are continually reproduced through ways of thinking, speaking, and making decisions in everyday life.

Data HSL/PG-KM/12
"Aku masih ada, kalau buat urus IMB dan SHM." (hal. 245)
["I still have some left, for handling the IMB and SHM." (p. 245)]

The character Kaluna offers a solution amid her family's financial problems. Although normatively this problem is not Kaluna's responsibility, she helps to resolve it. This shows Kaluna's independence in taking financial responsibility for asset ownership. Kaluna states

her willingness to use her remaining savings to process the Building Permit (Izin Mendirikan Bangunan, IMB) and the Freehold Title Certificate (Sertifikat Hak Milik, SHM) so that the house her family will own has proper legal and economic value. This statement shows that Kaluna acts not only as an additional breadwinner but also as an individual who understands the importance of the legal and investment aspects of home ownership.

Based on this analysis, it can be concluded that the novel Home Sweet Loan represents women's independence through the willingness to take financial responsibility to guarantee legal certainty and the economic value of the family's assets. Through the act of sacrificing all her savings to handle the legality of the house, Kaluna forms her identity as an independent, rational, and responsible woman. This identity is the result of economic practices carried out consistently in facing the various challenges of urban life.

Data HSL/PG-FM/4
"Gue pakai Rubi, lebih murah." (hal. 106)
["I use Rubi, it's cheaper." (p. 106)]

These data show a shift from performative femininity (having to use certain brands for the sake of social status) to pragmatic femininity. The subject defines her femininity not by how expensive the social capital she displays is, but by comfort and economic rationality. The character Kaluna shows self-control by consciously choosing a cheaper brand. These data show that the female character does not make the use of famous brands the main measure in building her self-identity. She openly states that the item she uses comes from a more affordable brand. This statement shows a realistic attitude in facing the consumer culture of urban society.

These data also show that women have the ability to define for themselves the form of femininity they wish to display. Femininity is no longer determined by social standards of luxury or particular brands but is built on life experience and personal choice. Based on this analysis, it can be concluded that the practice of femininity in the novel Home Sweet Loan represents urban women who do not wholly submit to consumer culture but build their identity through rational choices in line with their economic condition.

Data HSL/PG-NG/4
"Aku masih pengin punya tempat sendiri, Bu." (HSL, hal. 75)
["I still want to have a place of my own, Bu [Mom]." (HSL, p. 75)]

Through this statement, urban women refuse to be defined solely by their relationships with others (as a daughter or prospective partner). They negotiate roles by prioritizing their spatial and financial sovereignty first, even though they must face incomprehension from the

previous generation. Kaluna's statement shows her desire to own a house of her own before fulfilling other expectations attached to women, such as getting married or living with a partner. This desire shows that Kaluna prioritizes financial independence and sovereignty over her living space. This action is a performative practice because it repeatedly shows that women can define their futures without depending on relationships with men. Thus, Kaluna does not reject the institution of the family but negotiates the order of her life priorities. Home ownership is positioned as a form of independence that must be achieved first before entering other social roles.

Data HSL/PG-NG/7
"Deg! Kenapa Mas Hansa kembali mengatur soal apa yang harus kulakukan dengan uangku?" (HSL, hal. 132)
["Thump! Why is Mas Hansa again dictating what I should do with my money?" (HSL, p. 132)]

The word "uangku" ("my money") shows that the character Kaluna has financial independence (earning her own income). The character Mas Hansa tries to exert control over this personal asset. These data show that Kaluna feels that decisions about the use of her income are her personal right. That reaction arises when a male character tries to influence how Kaluna manages her finances.

From a Cultural Studies perspective, money is not only an economic instrument but also a symbol of power relations in society. The attempt to regulate the use of Kaluna's money represents the persistence of the view that women's decisions can be influenced or directed by men. According to Judith Butler, Kaluna's act of defending her right to her income is a form of negotiation with gender norms. She rejects the position of women as those who merely follow men's decisions. Through this action, Kaluna builds an identity as a woman with authority over the fruits of her labor and her own economic decisions. This practice is carried out consciously and repeatedly so that it becomes part of the gender performativity that forms urban women's identity.

CONCLUSION

The findings show two things. First, the representation of Kaluna as an urban women in the novel are represented as productive subjects who are active in the city's workplaces and social spaces but are under structural pressure, especially economic pressure. In the workplace, Kaluna displays professionalism, loyalty, and adaptability while also internalizing work hierarchy. She is also aware of the gap between the image of Jakarta's luxury and the income of its workers. Social relations in the office become a space of

appreciation for competence even though class inequality is recognized. Urban lifestyle appears through mobility and consumer culture. Economic pressure, especially unaffordable housing prices leading to the emergence of the "generasi sewa" ("rental generation") identity, is the subcategory with the most data and becomes the framework that shapes the character's experience.

Second, gender performativity in this novel works primarily through economic practice. Kaluna's independence is not an innate trait but the result of repeated actions: limiting daily expenses, saving, weighing credit risk, and even sacrificing her savings for the legal certainty of the family's house. Femininity is displayed pragmatically through the rejection of brand symbols, as a negotiation with consumer culture. The negotiation of gender roles appears in the priority given to having a place of her own and in maintaining authority over her income. However, this agency is exercised within the limits of the urban economic structure, so that urban women's independence functions as a survival strategy as well as a form of negotiation with norms.

This study has several limitations. The limitations of the analysis or coding procedures. The data come from one novel with one central character, namely a middle-class woman in Jakarta. The data were selected purposively and interpreted by the researcher as the main instrument, so the findings are not intended to be generalized. This study also has not involved readers as interpreters and the findings are textual interpretations, not a direct representation of the experiences of all urban women. Future research could compare these findings with other urban novels or other cities, examine the novel's film adaptation, study the reception among urban women readers, and broaden the analysis to the category of gender norm negotiation. Based on these findings, literary research on urban women is advised to place the economic dimension as part of the analysis of gender performativity, because in the data studied it is this dimension that most prominently shapes the character's identity.

DECLARATIONS

Ethical considerations

Not applicable.

Use of artificial intelligence (AI)

The authors declare that the generative artificial intelligence (AI) tool (Claude) was used exclusively for language editing. The use of AI did not influence the scientific content, study

design, data analysis, data interpretation, results, or conclusions of the manuscript. Full responsibility for the content remains with the authors.

Conflict of Interest

The authors declare no conflicts of interest.

Funding

This research did not receive any financial support.

REFERENCE

Amin, S., Haniah, S., Firdaus, F., & Roslyn, R. (2024). Dynamics of women's role in urban society: A qualitative approach. *Daengku: Journal of Humanities and Social Sciences Innovation*, 4(3), 503–507. https://doi.org/10.35877/454RI.daengku2584

Barker, C. (2011). *Cultural studies: Teori & praktik*. Kreasi Wacana.

Bastari, A. (2022). *Home sweet loan*. Gramedia Pustaka Utama.

Butler, J. (2002). *Gender trouble*. Taylor & Francis e-Library.

Firdhausi, A. I. (2024). *Mengeja Stuart Hall: Media dan kajian budaya dalam perspektif sosial*. ResearchGate. https://doi.org/10.13140/RG.2.2.22866.47047

Foucault, M. (1977). *Discipline and punish: The birth of the prison* (A. Sheridan, Penerj.). Random House.

Hall, S. (1997). *Representation: Cultural representations and signifying practices*. SAGE Publications.

Moleong, L. J. (2018). *Metodologi penelitian kualitatif*. PT Remaja Rosdakarya.

Prastika, M. C. (2024). Representasi kota dalam novel *Jakarta Sebelum Pagi* karya Ziggy Zezsyazeoviennazabrizkie dan *Jogja Jelang Senja* karya Desi Puspitasari. *Maximal Journal: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya dan Pendidikan*, 1(5), 225–232. https://malaqbipublisher.com/index.php/MAKSI

Purnamasari, L. S., Sihombing, A., & Fuad, A. H. (2025). Beyond home and office: Women's quest for identity and self-actualization in urban third places in Jakarta. *Women's Studies International Forum*, 112, Artikel 103167.

Rukmana, N. S., & Syam, F. (2024). Dinamika gender di area urban Indonesia: Sebuah eksplorasi tentang peran profesional dan domestik di Tamalanrea, Makassar. *Sosioreligius*, 9(1), 144–162.

Sarmauli, S., Veronika, S., & Yuverdina, Y. (2024). Studi gender terhadap ketidaksetaraan gender di Indonesia. *Indonesian Journal on Education (IJoEd)*, 1(2), 66–70.

Simmel, G. (2023). The metropolis and mental life. Dalam W. Longhofer & D. Winchester (Ed.), *Social theory re-wired: New connections to classical and contemporary perspectives* (ed. ke-3, hlm. 438–445). Routledge.

Widyaningsih, F., Hasani, A., & Supena, A. (2025). Representasi budaya anak muda dalam novel *Galaksi* karya Poppi Pertiwi (kajian *cultural studies*). *Jurnal Ilmiah Wahana Pendidikan*, 11(5D), 133–147.

Wulandari, R., & Amir, A. (2023). Identitas diri perempuan novel *Bilangan Fu* karya Ayu Utami: Kajian ginokritik serta implikasi pendidikan karakter. *Diglosia: Jurnal Kajian Bahasa, Sastra, dan Pengajarannya*, 6(1), 265–274. https://doi.org/10.30872/diglosia.v6i1.644