



Tracing the Representation of Consumer Culture in the Home Sweet Loan Novel by Almira Bastari

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ARTICLE INFO

Article history

Received 2025-10-24

Revised 2025-12-01

Accepted 2025-12-15

Keywords

Baudrillard;
Consumer culture;
Novel.

ABSTRACT

Consumer culture increasingly shapes modern society by redefining consumption as a marker of identity, status, and social distinction rather than merely fulfilling material needs. This phenomenon is critically represented in *Home Sweet Loan* by Almira Bastari, a contemporary Indonesian novel that portrays urban life immersed in symbolic consumption. This study aims to analyze the representation of consumer culture in the novel through Jean Baudrillard's theoretical framework, particularly the concepts of sign value, simulacra, and hyperreality. Employing a qualitative descriptive approach, the research uses repeated close readings of the text to collect data in the form of narrative excerpts, which are then systematically categorized and analyzed using content analysis techniques. The findings reveal that consumer culture in *Home Sweet Loan* operates through the dominance of sign value, where luxury goods function as symbols of social identity and status. Simulacra emerge in the portrayal of urban spaces and lifestyles that prioritize appearance over lived reality, while hyperreality is manifested through glamorous images of success that obscure socioeconomic disparities. These dynamics demonstrate how consumption shapes interpersonal relationships and self-perception within a materialistic urban society. This study contributes to literary and cultural studies by extending Baudrillard's consumer culture theory to contemporary Indonesian popular literature, highlighting literature's role in reflecting and critiquing modern consumerist ideology. The study concludes that *Home Sweet Loan* not only mirrors consumer culture but also invites critical reflection on the social consequences of identity construction through consumption.

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1. Introduction

The rapid advancement of technology greatly influences human thinking and lifestyle patterns across all aspects of life. Modernization in every field drives the emergence of new trends and habits within society (Kunovac & Zilic, 2020). According to Matondang (2019), modernization is the process of transforming society and culture along with all its elements, shifting from traditional to modern conditions. In this contemporary era, positive effects are apparent in economic growth, progress in the education system, and even improvements in the community's standard of living. However, these advancements can also lead to negative impacts on life. Therefore, modernization not only prompts changes in attitudes and mindsets but also affects knowledge, skills, and social



structures to meet current need ([Abu Bakar et al., 2022](#); [Adloff & Neckel, 2019](#); [Inglehart, 2020](#); [Ulfa, 2012](#)).

One of the negative impacts of modernization is the emergence of a consumerist culture in society ([Fox et al., 2019](#); [Jingting & Chao, 2021](#)). A consumerist society assigns abundant value through consuming products and makes consumption activities the primary focus of their lives ([Shah, 2025](#); [Sundararaj & Rejeesh, 2021](#)). Individuals often get caught in a continuous cycle of desires, where self-worth and social status are measured based on the quantity and type of goods consumed. As a result, society tends to overlook other important aspects, such as sustainability, ethics, and social responsibility, which should be considered in making consumption decisions ([Sundararaj & Rejeesh, 2021](#); [Torelli, 2021](#)). Consumer culture is not only seen as a way to meet basic needs but also as a means to express identity, social status, and prestige. In other words, consumerist culture reflects how modern society interacts with goods and services, and how this influences individual identity and social dynamics ([Kellner, 2008](#); [Ramadhini, 2017](#); [Ranindyasa et al., 2022](#)). In consumerist culture, values such as luxury and novelty of products are often more appreciated than the quality or usefulness of the goods themselves, all in pursuit of satisfying the individual consumer ([Al-Ayyubi, 2022](#)).

In his book *The Consumer Society* (1999), Jean Baudrillard explains that consumer society is characterized by a shift from the logic of needs to the logic of desires, which are rooted in constantly evolving wants and endless dissatisfaction. [Baudrillard \(1999\)](#), as cited by [Hudhana & Mulasih \(2023\)](#), views that consumption is not only about the exchange of goods but also relates to moral values, roles in social stratification, phenomena present in society, trends, individualism, and the system of signs in social, economic, and political aspects. The culture of consumption becomes a way for society to demonstrate its wealth and social status ([Aulia et al., 2025](#)).

In literature, lifestyles often serve as windows into understanding the lives of society in a particular era. In the novel *Laskar Pelangi* by [Wajdi et al. \(2024\)](#), the community life of Belitung is depicted as simple. The characters Ikal and his friends, despite living with economic limitations and minimal access to education, demonstrate solidarity and big dreams. This novel also criticizes social inequality resulting from external parties' exploitation of natural resources. Meanwhile, *Supernova: Ksatria, Puteri, dan Bintang Jatuh* by [Dewi Lestari \(2012\)](#) in [Dewi & Djatmika \(2024\)](#) portrays the lifestyle of a cosmopolitan society. Characters Diva and Ruben live amidst the glitter of a big city that appears luxurious and sophisticated. In metropolitan life, the characters seek the meaning of life, the meaning of love, and confront existential dilemmas often faced by modern urban dwellers. The lifestyle in this novel feels more individualistic, but also reveals the fragile side of life that seems perfect ([Hidayah & Djauhari, 2025](#)).

Similarly, in Almira Bastari's novel *Home Sweet Loan*, first published in (2024) by Gramedia Pustaka Utama, the portrayal of lifestyle depicts a large city society immersed in modern living and consumption based on symbolic signs. Characters like Kamamiya and Danan are portrayed as extravagant, purchasing branded goods without regard for their finances and emphasizing status symbols through their possessions. This culture of consumption influences family dynamics and romantic relationships, highlighting the lifestyles of siblings-in-law and her boyfriend's family. In the novel, their consumption extends beyond meeting basic needs; it serves to express identity and social standing ([Muslimah et al., 2025](#)). Branded products are not merely functional but are symbols of social status or personal identity, reflecting the consumerist nature of urban life and the desire to showcase social rank through possessions.

As members of society, authors observe various social issues in their community to reflect them in their works ([Suharmono, 2024](#)). Almira Illini Bastari was born in 1990 in Illinois, United States,

and she grew up in a large city. As a talented writer, she captured readers' attention with her metro-pop and romantic comedy works. Almira Bastari's writing journey began on Wattpad, where she first shared her stories with readers. Her light, entertaining, and humor-filled stories managed to attract many people. [Anggraini et al. \(2025\)](#) This created an excellent opportunity for Almira Bastari to transition into professional writing. Her works started to be published and gained popularity among many readers. Her books became bestsellers, not only because of their engaging stories but also because the characters she created felt relatable to readers' daily lives. Almira's success as a writer did not come easily. She continuously strived to create works that were entertaining and left a positive impression on her audience. Starting from Wattpad, Almira Bastari then became a recognized professional writer. Her novel titled *Home Sweet Loan* received many positive responses from readers, and it also attracted the film industry to adapt her work. So in 2024, its film adaptation became one of the most popular movies in Indonesia, with over 1.720.271 viewers.

[Baudrillard \(1999\)](#) opposed the standard view of consumerism as a marginal, individualistic, and limitless aspect of life. Instead, [Baudrillard \(1999\)](#) argued that consumerism is an active and collective behavior governed by social rules and values that serve as forms of social control and moral enforcement. Humans live in a society where the reality experienced is no longer directly connected to the real world but to copies or imitations of that reality itself. Baudrillard described this with the concepts of simulacra and simulation. Simulacra are copies that no longer represent the original reality but become the reality itself. In modern society, people no longer face the world directly but are surrounded by images, media, and symbols that shape their perceptions. [Baudrillard \(1999\)](#) also introduced the concept of hyperreality as a condition where the distinction between reality and representation becomes increasingly blurred. In the media and entertainment world, the reality presented is often more real than reality itself. Additionally, he criticized modern consumer society, where consumerism is not just about fulfilling needs but is more about shaping identity and symbols of status. Goods and products are viewed not only as objects for use but also as signs that reflect who a person is and how others perceive them.

According to [Hudhana & Mulasih \(2023\)](#) examine consumer culture in the novel *Filosofi Kopi* by Dee Lestari using Baudrillard's perspective. [Hudhana & Mulasih \(2023\)](#) explain how consumerist culture is very evident in society's enthusiasm for welcoming coffee drinks and willingness to spend a certain amount of money to enjoy a cup of coffee. The research identifies several symbols of consumer culture in the novel, such as coffee, coffee latte, cappuccino, espresso, Russian coffee, Irish coffee, macchiato, Bush Kettle, car importer, beautiful artist, Ben's Perfecto, 50 million, barista, café, cinema, restaurant, cardigan, sofa, birthday, fitness, music box, telephone, BMW, and studying abroad. Similar research was also conducted by [Intan \(2021\)](#), who studied consumer culture and teenage girls in *Satu Hari Berani*, a collection of short stories by Sitta Karina. This study applies theories about consumer culture from Baudrillard, Chaney, and Lury, which conclude that in the collection of short stories, objects consumed by teenage girls include goods, services, and activities. The objects consumed are valued for their usefulness and symbolic and sign value, with consumer culture mainly shown by the middle to upper social classes.

Another study by [Mangera & Milka \(2021\)](#) analyzed the forms of simulation and consumerist values in the novel *Katak Hendak Jadi Lembu* by Nur Sutan Iskandar using Jean Baudrillard's media theory. They identified seven forms of simulation, namely through work, marriage, dining, sitting on the floor, social class, salary, and style. Additionally, they identified the consumerist value of eating as a service, the consumerist value of a gold pen stem as a symbol, and the consumerist value of auctioned goods as a symbol. [Suharmono \(2024\)](#) also carried out a similar study, which examined

consumer society in the novel *Jalan Menikung* by Umar Kayam using Jean Baudrillard's postmodern approach. The results of this study showed that in *Jalan Menikung*, there is a shift in values reflecting the phenomenon of consumerism, including the consumption of clothing, food, drinks, certain types of buildings, luxury goods, consumption at parties, the use of power, and upper-class social interactions. The process of consumption simulation in the novel also occurs through technology, especially information technology and linguistic signs.

This research aims to analyze and describe consumer culture in the novel *Home Sweet Loan* by Almira Bastari through the postmodern perspective of Jean Baudrillard. Studying literary works with Baudrillard's theory is essential because it offers a different way to understand the reality and representation of consumerism and lifestyle in scholarly works. In this context, the *Home Sweet Loan* novel reflects the real world and influences readers' perceptions of reality. Using Baudrillard's theory as an analytical tool, this study explores how literary texts create a world that might be more real than reality. Additionally, this research can pave the way for a deeper analysis of literature's role in shaping culture. The findings of this study are recommended to enrich literary research, particularly in the fields of consumer culture and postmodernism, and to encourage further studies that examine the representation of consumption, simulation, and hyperreality in other popular Indonesian literary works.

2. Method

This research is a qualitative descriptive study aimed at uncovering the meanings and symbols associated with consumer culture. The material object used in this study is the novel *Home Sweet Loan* by Almira Bastari, published by Gramedia Pustaka Utama in 2024, with a total of 312 pages. The data consist of quotes, sentences, and expressions related to consumer culture from the perspective of Jean Baudrillard. The main research instrument is the researcher themselves, serving as a tool to interpret the text through in-depth and critical reading. The researcher aims to identify concepts such as simulacra, hyperreality, and signs of consumerism, as well as analyze their meanings in detail. Data collection techniques involve repeatedly reading the material, including the *Home Sweet Loan* novel, reference books, and relevant scientific articles. The findings are then organized into data tabulations to facilitate the analysis process.

Data analysis is conducted using content analysis techniques by relating the findings within the material through Baudrillard's perspective to reveal how consumer culture influences the characters, plot, and setting depicted in the material object. Regarding research ethics, this study adheres to academic integrity and ethical research principles. All data are derived from published literary texts and secondary academic sources, which are properly cited to avoid plagiarism. The research does not involve human participants, interviews, or personal data; therefore, it poses no ethical risk related to confidentiality or consent. The interpretation of the literary text is conducted objectively and responsibly, respecting the author's intellectual property and avoiding misrepresentation of the narrative content. Furthermore, this study is intended solely for scholarly purposes and contributes to academic discourse in literary and cultural studies.

3. Result and Discussion

The research results show that the *Home Sweet Loan* novel depicts the reality of modern society caught in consumer culture and social image-making. The author effectively represents how individuals build their self-identity and social status through symbolic consumption. This study found data from sign values in the characters' consumption behaviors. The consumption process becomes a means to affirm self-identity and demonstrate social position in front of society. The

findings about simulacra appear through portrayals of urban environments that display a false image of prosperity. The images constructed by the author indicate that societal life has shifted into representations controlled by social and economic signs. Meanwhile, hyperreality in this study reflects glamorous life in luxurious malls, social media, and interactions among characters trapped in the illusion of success. The characters in the novel live in a world constructed by images and symbols (Awtsaqubillah et al., 2024; Mardiana & Apriyani, 2023; Roosmawanto & Apriyani, 2025), where happiness and success are measured by owning branded goods and social recognition.

Sign Value in Material Consumption

Sign value is the meaning assigned to an object or symbol, often related more to image or social status than to its function. For example, people may purchase a product for its utility and what it represents in society. Some examples of the concept of sign value in the novel *Home Sweet Loan* are as follows:

After four years of working, Miya began to transform herself completely. She went from buying Charles & Keith bags to Kate Spade and Coach bags purchased at resellers or ITC stores. Eventually, she switched to Tory Burch, Fendi, Gucci, Celine, and Chanel (Marcella et al., 2025).

The quote above illustrates Miya's journey in changing how she views herself and how others view her through the bags she buys. Initially, Miya chose bags from more affordable brands like Charles & Keith. She gradually moved on to more expensive and exclusive brands, such as Kate Spade, Coach, Fendi, Gucci, and Celine, until she finally settled on luxury brands like Chanel (Zilic, 2020). This change in bag choice is not just about luxury shopping and Miya's status symbolism. Miya does not just buy a bag, but chooses to express herself in a way that demonstrates her rising social status. Previously, Miya only wore simpler branded bags, but later, she used a more prestigious brand. This suggests that the bag has symbolic value for Miya.

The bag becomes a way for Miya to communicate that she has achieved a particular position in her life. A Chanel bag is not just an item used to carry something, but a symbol of achievement, indicating that Miya has achieved higher success than she previously had. In a consumer society, a branded bag attempts to demonstrate class identity. According to Rosida (2014), the brand attached to a commodity can construct a person's identity within a particular class. In line with this, in Baudrillard's view, brands operate as signs that have meaning beyond the mere utilitarian function of the item. Brands create images and associations that can influence how people see themselves and how they want to be seen by others. Miya's character, who chooses a Chanel bag, is not merely purchasing the item but also acquiring status, prestige, and social recognition. Thus, brands serve to distinguish oneself from other groups, creating a social hierarchy based on consumption.

Modern life, often filled with status symbols and image-making, is also depicted through the character of Danan, whose parents bought him a white Tiguan SUV as compensation for not dating a woman who does not share their faith (Bastari, 2024). For Danan, the white Tiguan SUV is not just a means of transportation but a symbol of his family's wealth, affording him luxurious gifts. In this case, the sign's value is abstract and holistically constructed. This is because some aspects deny the need for product excellence; instead, the Tiguan SUV symbolizes prestige and a luxurious, clichéd lifestyle for its users.

Danan always uploads it to social media, whatever he does, such as dining at expensive restaurants, visiting new cafes, going on vacation, or unboxing items of unknown origin (Bastari, 2024). Uploading his activities on social media is not merely to share moments but to build a self-

image as someone who lives a prosperous life. This can be understood as an effort to create and maintain an ideal self-image before the public. Baudrillard (1999) states that more attractive representations and images often replace reality. Thus, Danan's posts are not simply sharing moments but an identity construction designed to demonstrate social status and material success. These activities serve as signs that indicate prosperity and well-being, which in turn shape others' perceptions of him. In this hyperreality, the image constructed through social media becomes more important than the experience itself, creating the illusion of a glamorous and perfect life that may not fully reflect the reality of his life.

Holding a reception at a hotel is becoming an increasingly popular trend in modern society. Many prefer hotel venues for important celebrations, such as weddings or family events, over holding them at home. This phenomenon reflects a shift in perspectives on celebrations, where the luxury, comfort, and professional service hotels offer are the primary draws. Similarly, the novel *Home Sweet Loan* (2024) depicts Hansa's mother's decision to hold her wedding reception at a hotel.

"Or are you saving the money for the reception? In our family, receptions are always held at hotels; it is simple, we pack our bags and do not have to clean the house. Everyone stays at the venue," said Hansa's mother, a story I already knew about, but this was the first time she discussed it (Bastari, 2024).

Hansa's mother's decision to hold her reception at a hotel rather than at home can be understood through the lens of Jean Baudrillard's thinking, which argues that images in modern society have changed the way we perceive space and events. In this context, hotels serve not only as physical venues for celebrations but also as representations of social status and prestige, where the choice of location becomes part of constructing an identity intended to be presented to the public. By choosing a hotel, Mrs. Hansa's character seeks comfort and luxury and tries to create an image that conforms to social norms that emphasize a modern and exclusive impression, thus blurring the line between reality and simulation in their social experiences. The findings regarding sign value in this study differ from those of Hudhana & Mulasih (2023), who found that the symbols of consumption in Filosofi Kopi center on coffee beverages and café culture as markers of class and urban lifestyle. In contrast, the sign value in *Home Sweet Loan* emphasizes luxury items such as branded bags, SUVs, and hotel receptions, which shape the social identities of the characters. While in Filosofi Kopi, the signs of consumption emerge from the aesthetic experience and lifestyle of the coffee enthusiast community, in *Home Sweet Loan*, the signs of consumption are constructed through images of luxury and more intense status competition, which are deeply rooted in modern metropolitan culture (Alawyah, 2025).

Simulacra in Urban Life Representation

Simulacra are representations or copies of something that no longer connects to the original reality but becomes new (Mangera & Milka, 2021). In the novel *Home Sweet Loan*, set in modern society, simulacra are depicted as a new reality that no longer connects to reality, as seen in the following quote.

Tebet is an area where property prices are now high. Even an alley where garbage trucks can get stuck can cost over two billion rupiah if the documents are complete (Bastari, 2024).

In the novel *Home Sweet Loan* (2024), the author presents Tebet as an area that reflects the dynamics of modern society. As one of the areas in Jakarta, Tebet has transformed into a shopping center, cafe, or entertainment area that creates an image of glamorous and modern life. Various elements in Tebet function as simulacra that represent reality and create a new, more engaging

reality. From [Baudrillard's \(1999\)](#) perspective, this phenomenon demonstrates that modern society in Tebet is more connected to simulacra such as high property prices than to the reality of everyday life. As a result, individuals can feel alienated from real experiences, trapped in a constant cycle of searching for meaning through the signs around them. Property represents more abstract values, such as status, exclusivity, or potential profit, ultimately obscuring the connection between material value and real conditions on the ground. It illustrates a kind of illusion in which property prices are influenced more by the image created in society than by tangible factors that should affect their value, such as the environment or accessibility. This reflects how social perceptions can often shape value or meaning. In the novel *Home Sweet Loan*, signs that disguise reality are found, such as new clothes that make someone appear "fresh". The quote below demonstrates this.

For ordinary people, feeling fresh might be as simple as showering. For the rich, feeling fresh might require new clothes ([Bastari, 2024](#)).

The concept of simulacra in this quote is reflected in how "fresh" is viewed, no longer referring to the original state but to the signs or symbols used to create the perception of a "fresh" appearance. It illustrates how physical freshness can manifest through outward representations that do not necessarily reflect a person's internal state but are symbols or signs assigned by society. In the context of the wealthy, freshness is not simply related to cleanliness or health but rather to the consumption of status symbols through luxury goods or new clothing. This demonstrates the difference between reality and representation formed in upper-class society, where "fresh" is no longer about actual appearance but rather about how something new appears. In this case, freshness becomes a simulacrum, a sign not referring to the original state but a new form that creates meaning and identity based on the consumption or chosen symbol.

The forms of simulacra identified in this study exhibit characteristics distinct from those found by [Mangera & Milka \(2021\)](#) in the novel *Katak Hendak Jadi Lembu*. That research revealed simulations related to traditional social structures such as occupations, banquets, and colonial-era social classes. In contrast, the simulacra in *Home Sweet Loan* are more closely associated with the construction of modern urban reality, such as the image of Tebet as an expensive area or the perception of being "fresh" created through new clothing. Therefore, the simulacra in *Home Sweet Loan* are more oriented toward the digital reality, social media, and symbolic consumption of contemporary urban society, which are far more modern compared to the colonial social simulations discussed in ([Mangera & Milka, 2021](#)).

Hyperreality in social media and Modern Lifestyle

Hyperreality is a condition where the boundaries between reality and simulation become blurred, so what is perceived as reality is a social or media construct ([Mangera & Milka, 2021](#)). In hyperreality, humans live in a world dominated by images and simulations, which are more real than reality. The author depicts hyperreality in the novel *Home Sweet Loan* by depicting a premium mall in Jakarta.

Not everyone's world is as beautiful as the images in Jakarta's premium malls, with people carrying designer bags or jumping around in Senoparty in shoes that probably cost more than my monthly salary ([Bastari, 2024](#)).

The quote above illustrates the hyperreality created when the world of consumption and luxurious lifestyles is showcased in Jakarta's premium malls. This phenomenon is often at odds with the lived reality of many visiting them. In a world filled with designer bags and expensive shoes, it

seems this is the image of success and happiness that many people should achieve. However, in reality, all that luxury appears like an unattainable dream. Hyperreality is created when this image of an ideal life is imposed as the norm, obscuring the fact that not everyone lives in the luxury seen in the quote above.

On the other hand, the quote above also shows how the constructed world of consumption influences one's perspective on life. "Jumping around at Senoparty" suggests a glamorous lifestyle, where people must demonstrate their social status through luxury goods. This creates an image of the world that seems more real and desirable, when in reality, most people's lives are much simpler and full of hardships. Hyperreality obscures the actual truth, making the standard of living portrayed by the media seem more valuable than the struggles of everyday life.

"You've been carrying Chanel everywhere, yet the one who sticks to you is a small fry?" Tanish chuckled (Bastari, 2024).

The quote above illustrates how hyperreality operates in the story. Luxury goods like Chanel are often seen as determinants of social status, separating people based on class. In this case, someone who wears luxury goods is deemed appropriate to associate only with people from the same class, namely those with wealth or high status. However, this view contradicts the existing social reality, where many upper-class individuals also build relationships with lower-class people.

This reality demonstrates that goods or status symbols do not always determine relationships between individuals. Many upper-class people maintain relationships with lower-class people, proving that values, personality, and shared vision are far more critical in a relationship than mere social status or luxury goods (Stevan, 2025). Therefore, the quote reflects a social illusion or hyperreality, rather than actual reality. The differences in hyperreality in this study become apparent when compared to Suharmono (2024) research on Jalan Menikung. Suharmono identified hyperreality constructed through lavish parties, luxurious buildings, and upper-class interactions as representations of the social world during the New Order period. In contrast, in *Home Sweet Loan*, hyperreality is more present in consumptive spaces such as premium malls, lifestyle districts, and the glamorous images portrayed on social media. These representations of luxury create a simulated world that appears more real than the actual economic lives of the characters. Thus, hyperreality in this novel is more closely associated with the illusion of digital society's prosperity and a culture of display, differing from the context of political and social elitism found in Suharmono's study.

4. Conclusion

The novel *Home Sweet Loan* (2024) depicts the consumer culture that dominates modern life through the value of signs, simulacra, and hyperreality. In this context, luxury goods are necessities and symbols of status and social identity. Characters such as Miya, Danan, and the Hansa family reflect that consumer culture has become a way of self-expression and asserting social position. Furthermore, the depiction of luxury goods is presented to create a glamorous image and demonstrates the gap between appearance and reality, further strengthening the influence of consumer culture. Through *Home Sweet Loan*, the author invites readers to reflect on the impact of hyperreality displayed through images of luxurious lives and consumerist places that often take precedence over everyday reality. By highlighting how consumption of goods and social image shape individual identity, *Home Sweet Loan* depicts the interpersonal relationships increasingly influenced by symbols and status. In this context, readers are invited to question the values underlying consumer culture and how these influence social interactions and self-understanding in

an increasingly materialistic society. Therefore, further studies are recommended to explore how consumerist values shape the main character in the novel. Additionally, comparative analyses with other literary works could provide deeper insights into how literature reflects and critiques the dynamics of consumer culture in contemporary society.

Acknowledgment

The authors would like to express their sincere gratitude to the Faculty of Literature, Universitas Ahmad Dahlan, for the academic support and facilities provided during the completion of this research. Appreciation is also extended to all lecturers and colleagues who offered valuable feedback, discussions, and suggestions that contributed to the improvement of this article. This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors. The authors declare that there is no conflict of interest regarding the publication of this article. All authors contributed to the conception and design of the study. The first author conducted data collection, analysis, and drafted the manuscript. The second and third authors provided theoretical guidance, critical revisions, and academic supervision. All authors reviewed, revised, and approved the final version of the manuscript.

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