

THE CONSTRUCTION OF FIGURATIVE MEANING IN THE DIALOGUES OF THE POPULAR FILM HOME SWEET LOAN

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Abstrak

Penelitian ini bertujuan untuk menganalisis konstruksi makna kiasan dalam dialog film Home Sweet Loan melalui pendekatan stilistika. Film ini tidak hanya berfungsi sebagai media hiburan, tetapi juga sebagai ruang representasi sosial yang memotret realitas generasi sandwich di tengah tekanan ekonomi dan keluarga. Fokus penelitian terletak pada penggunaan gaya bahasa kiasan oleh tokoh utama Kaluna dan karakter pendukung lainnya dalam mengungkapkan konflik batin dan kritik sosial. Penelitian ini menggunakan metode deskriptif kualitatif dengan teknik observasi simak dan catat, serta penerapan triangulasi sumber untuk menjaga validitas data. Data berupa kutipan dialog yang mengandung gaya bahasa kiasan diklasifikasikan berdasarkan teori gaya bahasa Gorys Keraf, meliputi bentuk, makna, dan fungsi. Hasil penelitian menunjukkan lima jenis gaya bahasa kiasan yang dominan, yaitu ironi, sinisme, simile, metafora. Setiap bentuk kiasan memiliki fungsi yang berbeda, seperti fungsi ekspresif, reflektif, dan kritik sosial, yang secara keseluruhan membangun representasi karakter dan realitas sosial masyarakat urban. Gaya bahasa ironi dan sinisme banyak digunakan untuk menyampaikan sindiran terhadap ketimpangan sosial, sedangkan metafora dan simile memperkuat aspek emosional tokoh. Hasil ini menunjukkan bahwa gaya bahasa kiasan tidak hanya berperan sebagai elemen estetis, tetapi juga sebagai sarana retorik dan ideologis yang memperkuat pesan moral film. Penelitian ini berimplikasi pada pengembangan kajian stilistika dalam media audiovisual serta membuka peluang untuk meneliti hubungan antara bahasa, ideologi, dan representasi sosial dalam film Indonesia kontemporer.

Kata Kunci: gaya bahasa kiasan, stilistika, makna, film home sweet loan.

Abstract

This study aims to analyze the construction of figurative meaning in the dialogues of the film *Home Sweet Loan* through a stylistic approach. The film serves not only as a medium of entertainment but also as a representation of social reality, particularly reflecting the struggles of the sandwich generation under financial and familial pressure. The research focuses on the use of figurative language by the main character Kaluna and other supporting characters to express emotional conflict and social criticism. A descriptive qualitative method was employed, using observation, note-taking, and source triangulation to ensure data validity. The data consisted of dialogues containing figurative language, classified based on Gorys Keraf's theory, which includes form, meaning, and function. The findings reveal five dominant types of figurative language—irony, cynicism, simile, metaphor, and satire. Each form carries specific expressive, reflective, or social functions that collectively construct character development and portray the social reality of urban life. Irony and cynicism primarily function as tools of social critique, while metaphors and similes intensify emotional expression. These findings indicate that figurative language in *Home Sweet Loan* is not merely an aesthetic device but also a rhetorical and ideological instrument reinforcing the film's moral and social message. This research contributes to the field of stylistics in audiovisual studies and provides insights into the interplay between language, ideology, and social representation in contemporary Indonesian cinema.

Keywords: figurative language, stylistics meaning, film Home Sweet Loan.

1. INTRODUCTION

Film is a form of literary work presented through moving images and enriched with various artistic elements to fulfill its aesthetic purpose. As a visual-auditory creation, film not only delivers a story but also contains profound meanings within its linguistic construction. Before being enjoyed by the audience, a film must go through both conceptual and technical stages (Alawyah, 2025). The conceptual stage involves idea generation and storyline development, while the technical stage includes artistic skills required to realize those ideas and stories into a complete visual presentation. Film is not merely a medium of entertainment but also a space for articulating culture, ideology, and linguistic expression. The dialogues in a film contain layers of meaning that are often constructed through the use of figurative language (Dewi & Meidariani, 2024). The use of language in communication cannot be separated from the role of style. Keraf (2010) states that language style is an individual's skill in arranging words beautifully to enhance the aesthetic value of an artistic work, allowing readers or listeners to appreciate its beauty. In the context of film, figurative language serves as an essential medium to convey implicit messages and strengthen characterization (Sari et al., 2021).

This research is highly significant because the use of figurative language in film dialogues holds great potential for enriching meaning. Moreover, such linguistic expressions can create a stronger emotional resonance for the audience (Puspita et al., 2025). Additionally, this study is relevant within the contemporary context of Indonesian cinema, which increasingly explores social issues such as the "sandwich generation," as experienced by the character Kaluna in *Home Sweet Loan*. The primary data source is the film *Home Sweet Loan* (Visinema Pictures, 2024), adapted from Almira Bastari's novel and released on September 26, 2024, with more than 1.7

million viewers (Simarmata et al., 2024). The research data consist of dialogue excerpts containing figurative language spoken by Kaluna and other supporting characters. The focus of this study is a stylistic analysis of figurative language in the dialogues of *Home Sweet Loan*, examining how its application contributes to character development and the overall impression of the film (Hikmah & Burhan, 2023).

Based on the researcher's observation of the film *Home Sweet Loan*, the use of figurative language was found to enrich the meaning of the dialogues in depicting the characters' social realities. In the dialogue, "It's funny how a family can fall apart just because of debt," the figurative language used is irony, which expresses something with a meaning opposite to its literal sense. The word "funny" is not used to indicate amusement but rather to convey sarcasm toward the bitter reality that family harmony can be destroyed by financial problems. This figurative meaning reflects a critique of the fragility of family values that are often overshadowed by material concerns. Functionally, this irony expresses feelings of disappointment and bitterness, serving as a social critique of modern society that places money above moral values, while also offering a reflection on the importance of family solidarity amid economic pressure. Meanwhile, in the dialogue "Those small things don't feel like much, but they make everything run out quickly, you know," metaphor is used to illustrate that small, seemingly trivial matters can have significant impacts, particularly in the economic context. This expression conveys a reflective awareness that unnoticed small expenses can lead to the depletion of resources. Functionally, this metaphor expresses concern about financial conditions, carries a reflective message about the importance of prudence, and serves a social function as a reminder to be more mindful in managing everyday life.

Previous studies by (Dewi & Meidariani, 2024) also examined the use of figurative

language in film, focusing on the character Betsuyaku Hiroka in *Ryū to Sobakasu no Hime*. The findings revealed that Hiroka employed various forms of figurative language such as simile, irony, cynicism, sarcasm, and innuendo to convey criticism, express emotions, and shape characterization (Haretri & Prabowo, 2025). Another related study by (Ahmad Khawarizmy Zihan et al., 2025) focused on the use of diction, figurative expressions, and their meanings in the lyrics of the band Romi & The Jaht, using a semantic approach. That research emphasized the relationship between word choice, types of figurative language (metaphor, irony, hyperbole), and the aesthetic function that constructs the social messages within song lyrics. Meanwhile, the study by (Azizah & Marfina, 2023) analyzed figurative language in Wiji Thukul's poetry collection, focusing on identifying types of figures of speech such as simile, metaphor, personification, irony, sarcasm, and repetition that function as tools for social criticism and expressions of resistance against authority. Cynicism was found to be the most dominant style, appearing six times, particularly in dialogues that directly criticize the physical traits, attitudes, or thoughts of other characters such as Suzu. In contrast to these studies, the present research examines a film set in a contemporary urban Indonesian context, which is more closely related to the lived experiences of modern Indonesian society (Anggraeni et al., 2025).

In this study, the researcher selected a family drama film as the object of analysis, which tells the story of a woman striving to achieve her dream of owning a house while also bearing her family's financial burdens an experience that reflects the realities of contemporary urban life (Citraningrum & Hima, 2022). Although the film carries a lighthearted theme and is set in a modern environment familiar to the daily lives of the millennial generation, *Home Sweet Loan* still presents dynamic communication that remains expressive yet polite (Hona & Dewi, 2024). The

researcher chose the title "The Construction of Figurative Meaning in the Dialogues of the Popular Film *Home Sweet Loan*" as a representation of figurative language in film dialogue not merely as a means of delivering the storyline, but also as a medium for constructing complex meanings through word choice and linguistic style that reflect emotions, social conflicts, and the realities of urban life. Using Keraf's (2010) theory of language style, this study identifies and analyzes the forms and functions of each figurative expression that appears in the film's dialogue. The purpose of this research is to identify and analyze the figurative language used in the dialogues of *Home Sweet Loan* and to examine its contribution to the construction of meaning and character development. Based on the aforementioned background, the researcher conducted a study entitled "The Construction of Figurative Meaning in the Dialogues of the Popular Film *Home Sweet Loan*."

2. METHOD

This study employs a descriptive qualitative approach as explained by Ramdhan (2021), which aims to provide a detailed and in-depth description of various phenomena experienced by individuals, groups, or communities. This type of research was chosen because it allows the researcher to explore the meaning of figurative language in dialogues contextually and comprehensively (Pradopo, 2021). The primary data source of this study is the film *Home Sweet Loan* written by Almira Bastari. The film belongs to the family drama genre with elements of romance and light comedy, running for 1 hour and 52 minutes. It was directed by Sabrina Rochelle and produced by Visinema Pictures in collaboration with Legacy Pictures. The film was selected because, thematically and through its dialogues, it exhibits extensive use of figurative language that reflects the social and emotional

dynamics of the characters (Khomsatun & Riadi, 2023).

The data collection method used in this research is observation. The researcher conducted repeated viewings of the film as part of a non-participatory observation process. The techniques employed were the *listening and note-taking* techniques, which involved several stages: (1) listening to the dialogues in the film; (2) recording excerpts of dialogues containing figurative language; and (3) classifying the data based on Keraf's theory. Subsequently, the collected data were analyzed using content analysis techniques with a stylistic approach, following the classification of figurative language styles proposed by Keraf (2010).

To ensure data validity, this study applies a source triangulation technique. This technique is carried out by comparing the interpretation of figurative language in the film with the narrative in the novel and the perspectives of linguistic experts. In qualitative research, this method is useful for testing the accuracy of data by comparing information obtained from different sources (Iif Ahmad Syarif et al., 2021). Through this process, the collected data can be examined for consistency more comprehensively from various viewpoints or informants, allowing the researcher to ensure that the information gathered is consistent and reliable, thereby enhancing the validity of the research findings. By using source triangulation, the researcher can compare multiple perspectives to identify similarities and differences, thus minimizing potential bias in the data collection and interpretation process. This approach also plays a crucial role in strengthening the validity and reliability of the study's results (Mekarisce, 2020).

3. RESULTS AND DISCUSSION

The results of this study indicate the presence of figurative language in the film *Home Sweet Loan*. The detailed findings are presented in the following table.

Tabel 1. Language Style

Type of Language Style	Research Method
Irony language style	15
Metaphor language style	9
Cynicism language style	8
Simile language style	3

Based on the results of data analysis, it was found that the dialogues in the film *Home Sweet Loan* contain various types of figurative language. The data related to these language styles are presented below.

Irony Language Style

From the data analysis conducted, it was found that the film *Home Sweet Loan* contains the use of irony language style. The ironic style is a form of figurative language that conveys sarcasm. Based on the results of data analysis, it was found that irony is one of the figurative language styles used in the dialogues of the film *Home Sweet Loan*. The following data illustrates this style.

"Kamu terlalu pelit, Kal, nabung terus... Kamu mau beli inilah, enggak mau beli itulah buat apa? Beli rumah? Kebeli enggak sekarang?"

Translation:

"You're too stingy, Kal. You keep saving money... You don't want to buy this, you don't want to buy that for what? To buy a house? Can you even afford it now?"
(Dt01.Ir.21:19)

Context: This scene depicts an emotional conflict between the two main characters in *Home Sweet Loan*. It takes place in front of a house in an area that appears calm on the surface yet is filled with inner tension. The male character, dressed in a pink shirt, appears serious and slightly offended, while the female character in front of him shows expressions of disappointment and frustration.

According to Keraf's (2010) classification, this expression belongs to irony—a figure of speech that conveys a meaning opposite to its literal wording. In terms of form, the dialogue employs rhetorical questions such as "Keep

saving...” and “Can you afford it now?” to deliver subtle criticism through repetition and emphasis. In terms of meaning, the dialogue expresses disapproval of Kaluna’s frugality, which is perceived as futile for not yielding immediate results. Functionally, this irony reflects social criticism and impatience while also portraying the speaker’s more consumerist character. This aligns with contemporary urban trends, where a luxurious lifestyle and ownership of branded goods are regarded as symbols of social status.

“Lucu ya keluarga bisa hancur cuma karena utang.”

Translation:

“Funny how a family can fall apart just because of debt.”

(Dt02.Ir.01:17:40)

Context: The scene depicts two characters engaged in an emotional conversation. The male character gazes at his interlocutor with a bitter expression, reflecting his inner turmoil. Meanwhile, the female character displays visible sadness over the situation she is experiencing, which stems from family-related problems. The emotional atmosphere underscores the depth of their disappointment and sorrow, emphasizing the strain that debt has placed on their family relationship.

The dialogue represents a figurative expression in the form of irony. In terms of form, this utterance belongs to ironic language style, which expresses something with a meaning opposite to its literal sense. The word “funny” here is not used in its actual meaning (amusing or entertaining) but rather as a form of sarcasm toward the bitter reality that family harmony can be destroyed merely because of debt. In terms of meaning, the dialogue contains an implicit critique of the fragility of family relationships caused by economic factors. The word “funny” is spoken not to convey amusement but to emphasize the absurdity and bitterness of a situation that is, in fact, tragic. This figurative

meaning indicates that the speaker is mocking a social condition in which money and debt hold such powerful influence that they can tear apart emotional bonds within a family. Thus, the figurative meaning is not simply about humor but an expression of disappointment, sadness, and social irony toward an imperfect social reality. Functionally, in this context, the expressive function conveys a sense of bitterness and cynicism about the fact that debt something material can sever family ties that should be preserved with love and care. The social critique function satirizes the modern societal phenomenon that often places material wealth and economic status above moral and familial values. Meanwhile, the reflective function conveys a humanistic message, highlighting the importance of compassion and solidarity within families amidst economic pressures.

“Gue juga udah nggak punya tempat di rumah ini, udah kalian gusur, kan sampe ke belakang. Kamar pembantu.”

Translation:

“I don’t even have a place in this house anymore. You’ve pushed me out, right? All the way to the back the maid’s room.”

(Dt03.Ir.01:03:39)

Context: The scene portrays a conversation between two characters in a family setting at home, with other family members present. The female character sits on the sofa, gazing away with a weary and disappointed expression, reflecting emotional exhaustion. Meanwhile, the male character kneels before her, attempting to reassure and convince her. The atmosphere is tense and emotional, highlighting the strain in their relationship and the sense of displacement felt by the female character within her own home.

The dialogue represents a figurative expression in the form of irony. In terms of form, the sentence “I don’t even have a place in this house anymore” does not merely refer to the absence of a physical space, but metaphorically conveys the feeling of being unacknowledged or

emotionally excluded within the family. Meanwhile, the phrase “the maid’s room” is used ironically to depict the character’s marginalized social position within her own home. Literally, the speaker is referring to a space in the house that no longer belongs to her, but figuratively, this statement represents the loss of belonging within the family. The sentence expresses feelings of alienation, injustice, and marginalization in a familial context. The term “maid’s room” functions symbolically to illustrate a decline in status, showing how the speaker feels

Cynicism Language Style

From the data analysis conducted, it was found that the film *Home Sweet Loan* contains the use of cynical language style. The cynical style is a form of figurative language that expresses doubt and ridicule toward a person’s sincerity and genuine intentions.

“*Makanya orang yang pas-pasan kayak aku enggak berhak punya rumah sendiri.*”

Translation:

“That’s why people like me those who barely get by don’t deserve to have a house of their own.”

(Dt04.Sne.21:57)

Context: This scene depicts an emotional interaction between the speaker and the listener that takes place in front of a house, specifically in the yard area. The female character speaks in an irritated tone with raised voice, expressing frustration, disappointment, and helplessness. She reveals her feelings of despair about her economic condition, which prevents her from fulfilling her dream of owning a home.

This dialogue represents a figurative expression in the form of cynicism. In terms of form, the statement uses a declarative structure that appears simple but carries a profound figurative meaning. The phrase “don’t deserve” is not merely a literal expression of denial, but a sarcastic remark questioning social injustice, implying that low-income individuals are inherently deemed unworthy of home ownership.

unappreciated and displaced in her own household. Functionally, this expression contains an expressive function, as the speaker channels feelings of rejection, disappointment, and loss of place. The social function reflects the speaker’s attempt to communicate her emotional struggle to other family members. Lastly, the social critique function highlights the inequality and emotional imbalance within the family, where the speaker feels she no longer has a rightful place in her own home.

From the perspective of meaning, this utterance reflects hopelessness, powerlessness, and criticism toward the unfair socio-economic conditions faced by the lower class. The character feels marginalized and deprived of opportunities.

In terms of function, this figurative language serves to illustrate the psychological pressure experienced by the character while evoking in empathy from the audience toward the social realities of the working class. Furthermore, its expressive function emphasizes the speaker’s inner conflict and disappointment with the unequal social system that perpetuates economic disparity.

Simile Language Style

From the data analysis conducted, it was found that the film *Home Sweet Loan* contains the use of simile language style. The simile style is a form of explicit comparison, meaning it directly compares one thing to another by using connecting words such as like, as, as if, resembling, similar to, or other similar expressions.

“*Hidup gue juga disini udah kayak pembantu. Kalian mana pernah bantu hah? Nggak pernah kan? Cuma gue sama ibu yang ngurusin rumah.*”

Translation:

“My life here already feels like that of a maid. You guys never help, huh? Never, right? It’s only me and Mom who take care of the house.”

(Dt05.Sme.01:03:42)

Context: This scene takes place inside a dimly lit house, depicting a tense and emotional atmosphere. The female character sits facing the male character, appearing both emotionally and physically exhausted. Her expression reveals frustration and weariness with the situation she is experiencing.

In terms of form, this utterance employs a simile, indicated by the word “like” (“kayak” in Indonesian) as a marker of comparison. The phrase connects the character’s life condition to that of a maid not in the literal sense but as a symbolic comparison reflecting hardship and subordination. From the perspective of meaning, the sentence expresses the character’s feelings of being undervalued, overburdened, and treated unequally within her household. She is not literally a maid, but she feels her life is reduced to servitude, mirroring the stereotype of domestic helpers who are associated with hard work and lack of appreciation. In terms of function, this figurative expression serves to convey the character’s complaint and disappointment toward her circumstances. The use of an extreme comparison is intended to evoke emotional response from the listener, drawing attention to the injustice and emotional burden experienced by the speaker.

Metaphor Language Style

From the data analysis conducted, it was found that the film *Home Sweet Loan* contains the use of metaphorical language style. The metaphorical style is a form of figurative language that compares two things directly without using comparative words such as like, as, or as if.

“*Aku tuh cuman numpang ya, Bu, disini.*”

Translation:

“I’m just a guest here, Mom.”

(Dt06.Mtf.13:36)

Context: This scene takes place in the bedroom, where the main character is having a conversation with her mother. With a weary and frustrated

expression, the speaker reveals the emotions she has been harboring for a long time.

The dialogue employs a metaphorical form of figurative language, which uses direct and implicit comparison to convey deeper meaning. In terms of form, the phrase “just a guest” literally refers to someone who is temporarily staying in a place. However, figuratively, it implies that the character feels unacknowledged or emotionally detached from the household or family. The use of the word “just” reflects litotes, a form of understatement expressing humility and resignation, yet concealing deep sadness. From a semantic perspective, the expression “a guest” contextually signifies not only temporary residence but also a low emotional and social position, as though the speaker has no rightful place, belonging, or warmth within the family. The meaning emerges through the interaction of social context, emotional state, and personal experience, which shape the perception of being “a guest” as a symbol of marginalization. In terms of function, the utterance serves an expressive function, as the speaker conveys feelings of sadness, disappointment, and emotional exclusion. Socially, it reflects the unequal relationships within the family, highlighting the divide between those in control and those who feel alienated. From a social critique perspective, the statement underscores the loss of familial warmth and empathy caused by status differences or internal conflicts.

“*Yang kecil-kecil gitu tuh nggak berasa tapi bikin cepet abis tau.*”

Translation:

“Those little things don’t feel like much, but they make the money disappear fast, you know.” (Dt05.Mtf.42:08)

Context: This scene takes place in a workspace, where the two main characters are sitting in front of a computer screen displaying financial data. It is shown that they are reviewing their savings and financial situation in preparation for buying a house.

The dialogue employs a metaphorical form of figurative language, which uses direct yet implied comparison to convey a deeper meaning. In terms of form, the expression “those little things don’t feel like much, but they make the money disappear fast” is not meant literally. It serves as a metaphor for minor expenses or trivial matters that may seem insignificant but collectively contribute to the depletion of financial resources. From a semantic perspective, the utterance does not merely refer to literal small items (such as minor purchases or daily expenses), but symbolically represents a broader life phenomenon that small habits or seemingly unimportant decisions can have major consequences over time. The utterance carries a reflective message, suggesting that small, repeated actions whether financial or behavioral can accumulate and lead to significant outcomes. In terms of function, the dialogue fulfills an expressive function as the speaker conveys feelings of frustration, concern, and awareness about financial pressure. The reflective function emerges through the speaker’s self-awareness and critical reflection on the impact of everyday decisions. The social function of this expression serves as a subtle piece of advice or reminder for others to be more mindful and responsible, particularly in managing finances and daily habits.

From the analyzed data, the use of figurative language in the film *Home Sweet Loan* is not merely a linguistic ornament but serves as a medium to reveal inner conflicts, convey social criticism, and represent power dynamics among the characters. Figurative styles such as irony, cynicism, simile, and metaphor function as crucial tools in constructing the meaning of dialogues that reflect the dynamics of Indonesia’s urban middle-class life. The consistent use of figurative expressions by the character Kaluna illustrates the struggle for identity, dignity, and belonging within an unequal social system.

DISCUSSION

The results of this study indicate that figurative language in the film *Home Sweet Loan* plays a significant role in constructing meaning, strengthening characterization, and conveying social criticism toward urban societal phenomena. According to Gorys Keraf (2010), language style is a way for individuals to express their thoughts and emotions through distinctive and aesthetic language. In the context of film, language style functions not only as a tool for communication but also as a medium for the social and psychological representation of the characters. This is evident in the use of irony, cynicism, simile, and metaphor by the character Kaluna, which symbolically reflect economic pressure, disappointment, and the struggle for identity experienced by the “sandwich generation.” Therefore, the use of figurative language in this film does not merely beautify the dialogues but also constructs complex social meanings that mirror the realities of contemporary urban life.

These findings are consistent with the study by (Dewi & Meidariani, 2024) which revealed that the use of figurative language by the character Betsuyaka Hiroka in the film *Ryū to Sobakasu no Hime* serves as a medium for expressing emotions and criticizing the social pressures faced by modern adolescents. The similarity lies in the use of irony and cynicism to depict the characters’ inner conflicts, while the difference lies in the cultural context: the Japanese film highlights issues of adolescent identity crises, whereas *Home Sweet Loan* reflects the economic and social realities of Indonesia’s urban society. Thus, this comparison demonstrates that figurative language can serve as a universal medium for voicing social issues through cinematic dialogue.

The results of this study are also related to the research conducted by (Azizah & Marfina, 2023) on figurative language in Wiji Thukul’s poetry. In his works, figurative styles such as metaphor and

cynicism are employed as forms of resistance against social and political inequality. This aligns with the function of figurative language in *Home Sweet Loan*, particularly through the use of satire and cynicism as instruments of critique toward economic injustice and the social pressures faced by the middle class. This comparison demonstrates that, both in literary texts and films, figurative language possesses the same rhetorical power, providing a voice of criticism in an aesthetic and symbolic manner without losing the intended social meaning.

This study also reinforces the findings of (Ahmad Khawarizmy Zihan et al., 2025) who examined diction and figurative expressions in the song lyrics of Romi & The Jhat. In their research, Zihan emphasized that metaphor and irony function as subtle yet profound means of conveying social messages. A similar pattern is found in the dialogue “Aku tuh cuma numpang ya, Bu, di sini” (“I’m just staying here temporarily, Mom”), which metaphorically depicts feelings of alienation and the lack of acknowledgment within one’s own family space. Through the use of metaphorical language, the character Kaluna expresses a sense of despair and social helplessness experienced by many individuals in urban society. Thus, figurative language serves as a medium for conveying emotional experiences while simultaneously revealing social inequality in an implicit and symbolic manner.

When compared to the study by (Sari et al., 2021) on figurative language in the film *Dilan 1990*, the function of figurative language in *Home Sweet Loan* demonstrates a shift in meaning and purpose. In *Dilan 1990*, figurative language primarily serves an aesthetic and romantic function, reflecting youthful affection and poetic expression. In contrast, in *Home Sweet Loan*, figurative expressions carry a stronger reflective and social weight, emphasizing economic struggles, emotional conflict, and social critique. This shift illustrates the evolution of the function

of figurative language in Indonesian cinema from merely beautifying dialogue to becoming an ideological and social representational tool. It also highlights how film can serve as a new medium for stylistic studies that foreground rhetorical meaning and its role in shaping viewers’ social awareness.

Theoretically, this study reinforces Pradopo (2021) view that stylistics does not only examine the form of language but also the context and function of its use in revealing both aesthetic and social values. Each figurative expression found in *Home Sweet Loan* appears not randomly, but rather reflects the psychological and social conditions of the characters. For instance, irony conveys the tension between expectation and reality; cynicism and satire act as instruments of protest against economic disparity; while metaphor and simile strengthen the characters’ reflective side in interpreting suffering and the struggle for life. Thus, these findings affirm that figurative language serves as a representation of emotion and social ideology embedded within the experiences of modern human life.

The researcher argues that the construction of figurative meaning in the film *Home Sweet Loan* represents the reality of the sandwich generation those who live under economic pressure while bearing family responsibilities. Figurative language serves as an effective instrument to portray the characters’ emotional burdens without expressing them explicitly. This aligns with the expressive and social functions of language style as described by Keraf (2010), which emphasize conveying feelings and ideas through a high level of imagination. Therefore, this study asserts that a stylistic analysis of film dialogue not only enriches linguistic studies but also deepens the understanding of the relationship between language, ideology, and the social realities of contemporary society.

4. CONCLUSION

Based on the stylistic analysis of the dialogues in the film *Home Sweet Loan*, it was found that

figurative language plays a crucial role in building character, clarifying social conflicts, and enhancing the emotional dimension of the story. The dominant types of figurative language include irony, cynicism, simile, metaphor, and satire. Each of these forms serves to convey deeper meanings related to Kaluna's inner struggles and the social pressures faced by the *sandwich generation* in urban society. Thus, figurative language in this film functions not only as a means of emotional expression but also as a medium of social critique toward economic realities and family power dynamics. Theoretically, this study reaffirms the relevance of Gorys Keraf's theory of language style and Pradopo stylistic approach, asserting that figurative language possesses expressive, social, and aesthetic functions that effectively strengthen the messages and ideological values within a work of art.

The film *Home Sweet Loan* demonstrates that figurative language functions not merely as a linguistic ornament but as a rhetorical instrument that highlights social inequality and the emotional anxieties of modern society. Practically, this study contributes to the stylistic analysis of Indonesian films by showing how language can serve as a means of social reflection and a tool for shaping authentic character portrayals. These findings also open opportunities for future research to explore the relationship between language style, social representation, and identity construction in other forms of popular media. Thus, the use of figurative language in *Home Sweet Loan* can be viewed as a reflection of the complexity of urban life, marked by economic, moral, and emotional pressures, while simultaneously reinforcing the position of film as a subtle yet meaningful medium of social critique.

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