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Actantial Scheme and Functional Model of the Novel *Home Sweet Loa*: A Narratological Study Based on A. J. Greimas

Ratna Hanapi[1*], Ellyana Hinta[2], Yunus Dama[3]
[123]Prodi Pendidikan Bahasa dan Sastra Indonesia, Universitas Negeri Gorontalo, Gorontalo, Indonesia
*E-mail: hanapiratna7@gmail.com

ABSTRACT
This study analyzes the narrative structure of the novel Home Sweet Loan by Almira Bastari using A. J. Greimas's narratological theory. It aims to describe the actantial schema and functional model that construct the sequence of events within the novel. A descriptive-qualitative method was employed, involving a textual analysis of data specifically excerpts that represent the relationships between actants and the progression of events. The findings reveal that Home Sweet Loan features an actantial schema and a functional model established through the novel's events. The actantial schema identifies Kaluna as the Subject striving to attain the Object, with the roles of Sender, Helper, Opponent, and Receiver evolving in tandem with the conflict. Meanwhile, the functional model illustrates the progression of events through an initial situation, a transformation comprising the stages of competence, the main action, and glorification and a final situation. The application of A. J. Greimas's actantial schema and functional model successfully elucidates the regularity of the narrative structure, as well as the development of conflict and character evolution in Home Sweet Loan.

Keywords: actantial schema, functional model, novel, narratological

Skema Aktan dan Model Fungsional Novel Home Sweet Loa: Kajian Naratologi A. J. Greimas

ABSTRAK
Penelitian ini menganalisis struktur naratif dalam novel *Home Sweet Loan* karya Almira Bastari dengan menggunakan teori naratologi A. J. Greimas. Kajian ini bertujuan mendeskripsikan skema aktan dan model fungsional yang membangun rangkaian peristiwa dalam novel. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan analisis tekstual terhadap data berupa kutipan yang merepresentasikan hubungan antaraktan dan perkembangan peristiwa. Temuan penelitian menunjukkan bahwa novel *Home Sweet Loan* memiliki skema aktan dan model fungsional yang dibangun melalui peristiwa dalam novel. Skema aktan memperlihatkan Kaluna sebagai *subject* dalam mencapai *object*, dengan fungsi *Sender*, *Helper*, *Opponent*, dan *Receiver* yang berperan sesuai perkembangan konflik. Sementara itu, model fungsional menunjukkan perkembangan peristiwa melalui situasi awal, transformasi yang meliputi tahap kecakapan, tahap utama, dan tahap kegemilangan, serta situasi akhir. Penerapan skema aktan dan model fungsional A. J. Greimas mampu mengungkap keteraturan struktur naratif serta perkembangan konflik dan perubahan tokoh dalam novel *Home Sweet Loan*.

Kata kunci : skema aktan, model fungsional, novel, naratologi

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INTRODUCTION

Literary works are a form of author's creativity in expressing human life experiences, thoughts, and problems through imaginative language. The issues raised in literary works are often related to social, cultural, economic, and human relationships. (Annisa et al., 2025: 265) explained that literary works are a medium for authors to convey ideas and social criticism through aesthetic forms. In line with this view, (Robiatul et al., 2022: 140) It is stated that literary works are the result of dialogue and the author's reaction to the environment and the life they face. Literary works can be a means to understand various life problems represented through characters and events in stories.

One form of literary work that is able to depict the complexity of human life is the novel. Through a series of events, character characters, and interconnected conflicts, novels present a picture of life that can be studied from various perspectives (Khanza & Asnawi, 2024: 263). Novels not only convey stories, but also build meaning through relationships between characters and the development of events. Therefore, understanding the novel is not enough to identify the themes or messages conveyed by the author, but it is also necessary to pay attention to the structure that builds the overall story.

The problem of life that many urban people face is the struggle to get a decent place to live in the midst of economic limitations. The issue of home ownership is not only related to a person's ability to meet housing needs, but also related to independence, security, and future planning. For the younger generation, these needs can be faced with various other demands, such as daily needs, family responsibilities, work, and social relationships. This condition becomes even more complex when the desire to achieve personal goals must be considered together with the interests of the people around them. This problem can be found in literary works that raise the reality of urban life as part of the conflict of the characters.

This picture is present in the novel *Home Sweet Loan* by Almira Bastari published in 2022. This novel raises the life of Kaluna, a young woman who is trying to realize her desire to own her own home. On her journey, Kaluna faces various problems related to financial limitations, work, discomfort in the family, social demands, and personal relationships. These various problems show that efforts to achieve goals do not always take place simply. The desire to have a place to live is part of Kaluna's struggle to build independence and determine her future in the midst of various pressures. (Zikra & Nucifera, 2025: 395), explains that the complexity of the problem makes the novel *Home Sweet Loan* It is relevant to be studied through an approach that is able to explain the relationship between characters and the development of events in a systematic manner.

Manshur (2019: 80) views structuralism as an approach that understands meaning through the relationships between elements that form a unit. In literary studies, this perspective places characters, plots, and events as interrelated elements in building a story structure. Narology as part of structural studies focuses on how stories are constructed and how narrative elements carry out their functions. According to Greimas (in Ratih et al., 2023: 155), narratives are built through functional relationships that form the structure of meaning in the story. This view is the basis for understanding that the meaning of an event is not only determined by the actions of the characters, but also by the relationship between the goals to be achieved, the factors that drive the action, the elements that help, and the obstacles faced.

The first concept used in this study is the actant scheme. Mustafa (Ratna & Tania, 2021: 121), describes the act as the abstract role of the character or actor in the story. In Greimas' theory, the scheme of the act consists of six functions, namely *Sender* (sender), *Subject* (subject), *Object* (object), *Helper* (helper), *Opponent* (opponents), and *Receiver* (recipient). These six functions are interconnected in forming narrative actions. The subject is the party who tries to achieve the object,

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while the sender is the element that encourages the emergence of action. The helper supports the subject's effort, while the opponent is the element that hinders the achievement of the goal. The recipient is the party who benefits or consequences from the achievement of the object. Through this scheme, the relationship between the character and the story element can be understood based on the function they perform in an event.

The second concept is a functional model used to outline the stages of the development of events in a story. Eriyanto (Kumalasari & Surur, 2023: 63), explains that the story's transformation pattern can be understood through the initial situation, the transformation, and the final situation. In Greimas's functional model, the transformation stage includes the skill stage, the main stage, and the glory stage. The initial situation describes the state before the conflict or change occurred. The transformation stage shows the process when the subject faces an exam, performs an action, and experiences the consequences of his or her efforts. Meanwhile, the final situation shows the state after the series of actions has taken place. (Qomariyah et al., 2023: 83) It also emphasizes that functional stages help explain the development of events from the initial state to the formation of new states. Functional models can be used to trace the changes experienced by characters in dealing with various problems.

The use of these two concepts allows for complementary analysis. The actual schema helps identify the parties or elements that encourage, support, and hinder the achievement of the character's goals, while the functional model describes the process of action development from the initial situation to the final situation. In the novel *Home Sweet Loan*, these two concepts can be used to understand Kaluna's struggle more comprehensively. The analysis is not only directed at Kaluna's desire to own a house, but also at various factors that influence his actions and the changes that arise when he faces economic, work, family, and social life problems. Therefore, the application of Greimas' narrative provides a framework to explain the narrative structure of the novel based on the relationship between functions and stages of developmental events.

METHOD

This study uses a qualitative descriptive method with a narrative approach of A. J. Greimas. Ratna (Astuti & Pindi, 2019: 149), The qualitative descriptive method is used to describe and interpret data in the form of texts related to the narrative structure in the novel. The narrative approach of A. J. Greimas is applied to identify the relationships between characters through the schema of the act and to describe the development of events through a functional model. With this method, the research is directed to explain the structure of the story and the function of each narrative element based on the events contained in the novel *Home Sweet Loan* by Almira Bastari.

The data source in this study is the novel *Home Sweet Loan* by Almira Bastari published by PT Gramedia, Jakarta, in 2022 with a thickness of 309 pages. The research data is in the form of words, sentences, paragraphs, and quotes that describe events and are related to actual schemas and functional models. The data was selected based on its relevance to the focus of the research, namely the functions of senders, *subjects*, objects, helpers, opponents, *and* receivers, as well as the stages of the functional model which include the initial situation, transformation, and final situation.

Data collection is carried out through reading techniques, recording techniques, and literature studies (Nurjanah et al., 2024: 135). The reading technique is carried out by reading the novel carefully and repeatedly to understand the series of events, actions of the characters, and the conflicts that build the story. The recording technique is carried out by recording and grouping relevant quotations, accompanied by page numbers as data sources. Meanwhile, literature studies are carried out by examining theoretical sources regarding the narrative of A. J. Greimas as well as relevant previous research as the basis for conducting the analysis.

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Data analysis was carried out descriptively and interpretively through several stages. First, the researcher identified words, sentences, paragraphs, and quotes that indicated important events in the novel (Muttaqin et al., 2024: 188). Second, the data was classified based on the events that were the focus of the research. Third, each event was analyzed using an actant scheme to determine the function and relationship between the six elements of the actant. Fourth, the data was analyzed using a functional model to explain the initial situation, the transformation stages which included the skill stage, the main stage, and the glory stage, as well as the final situation. Fifth, the results of the analysis were described and interpreted by connecting the narrative structure, character actions, and the development of the conflict in the story. Through these stages, this research produced a description of the actant scheme and functional model in the novel *Home Sweet Loan* by Almira Bastari.

RESULTS

1. Aktan Scheme on Events in the Novel *Home Sweet Loan* by Almira Bastari

The first event that appears in the novel *Home Sweet Loan* by Almira Bastari is related to the main character's difficulty in obtaining a residence in the Jakarta area. This event is presented through a forward plot, which shows the development of events chronologically from the beginning to the stage of the event. The narration uses the first-person point of view, namely the character "I" who refers to Kaluna as the main actor in the story. The following excerpt shows this clearly.

(1) *"A 21-square-meter studio apartment in a rusunami costs 350 million rupiah." (Bastari, 2022: 8)*

The quote shows the beginning of the emergence of the event, namely when the character "I" begins to consider the limitations of the available housing in Jakarta, both in terms of price and the area of the building. The use of the word "I" emphasizes that the author places the character of Kaluna as the center of the storytelling, so that the reader can directly understand the character's experiences and inner struggles in facing the reality of the difficulty of obtaining a place to live in a big city.

1.1 Sender

(2) *"I sighed. Welcome to Indonesia's megapolitan city called Jakarta, whose salaries for employees in elite areas are only one digit ahead of millions of rupiah." (Bastari, 2022: 12)*

The needs of life and economic pressure in Jakarta play the role of *Sender* (sender). In Greimas' theory, *the Sender* is the party or force that encourages the subject to take certain actions. The quote shows the "I" character's awareness of the economic reality of Jakarta which demands a high cost of living, while the income obtained is not proportional to the needs that must be met. This condition is a driving factor that gives rise to the character's desire to obtain a more decent place to live. The economic pressure and demands of life in Jakarta are a source of motivation that moves the subject to achieve the object.

1.2 Object

(3) *"Even though if I buy this apartment, it means that I have to be super frugal to save again." (Bastari, 2022: 9)*

An apartment deserves to play the role of *an Object* , which is the goal that the subject wants to achieve. The character "I" is considering the possibility of buying an apartment even though he has to make a big financial sacrifice. This shows that the apartment is something that is very desirable and the target of the character's struggle. Apart from being a place to live, the apartment also represents security, comfort, and hope for a more stable life in the future. Therefore, the apartment deserves to be an object that the subject wants to achieve.

1.3 Subject

(4) *"I took a deep breath. Now I understand why the other residents put things outside." (Bastari, 2022: 8)*

The character "I" plays the role of *the Subject* (subject), which is the main actor who tries to achieve the object. The direct involvement of the

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character in observing the condition of the apartment he is considering. As a subject, the character "I" actively assesses the available housing by considering its various advantages and disadvantages. The character's journey in finding a suitable place reflects the individual's efforts to meet the needs of life in the midst of economic pressure and the high cost of living in Jakarta.

1.4 Helper

(5) *"Mbak, this unit can be renovated so it's nice to feel spacious," said Rusli while showing me his phone. (Bastari, 2022: 10)*

Rusli as a property agent plays the role of *a Helper* . In Greimas' scheme of acting, *the Helper* functions to help the subject in achieving the desired object. Rusli tries to convince the character of "I" by providing information about the possibility of renovating the apartment to make it look better and feel more spacious. This information helps the subject get an idea of the potential of the apartment being considered. Rusli functions as a party who supports the process of achieving the object even though his help is not completely able to eliminate the existing obstacles.

1.5 Opponent

(6) *"I threw a look of 'The elevator is broken?' towards Rusli." (Bastari, 2022: 7)*

Inadequate apartment conditions play a role as *Opponent*. In Greimas' theory, *the Opponent* is the party or factor that hinders the subject from reaching the object with problems with the apartment facilities, namely a damaged elevator. Other obstacles in the form of narrow spaces, environmental noise, unclear building legality, and the economic limitations of the characters further strengthen the subject's doubts about buying the apartment. The presence of these various obstacles makes the process of achieving the object even more difficult and causes events in the story.

1.6 Receiver

(7) *"How could I possibly risk my savings for nine years in a legality that is still a question mark?" (Bastari, 2022: 12*)

The character "I" also plays the role of *the Receiver* (receiver), which is the party who receives the impact or results of the effort to achieve the object. The decision taken regarding the purchase of an apartment will have a direct effect on the life of the character "I". As the party who will bear the consequences of the decision, the character becomes the beneficiary as well as the risks that arise. Doubts about the legality of the apartment make the subject unable to obtain the object optimally. Therefore, *the Receiver* in this story is the character "I" who receives the final result of his struggle in finding a decent place to live.

2. A Functional Model of Events in the Novel Home Sweet Loan* by Almira Bastari

2.1 Initial Situation

At the beginning of the story, the character of Aku or Kaluna as the subject begins to search for a place to live in the form of a livable apartment in Jakarta. This is marked by his presence at the apartment location with the property agent, Rusli, to conduct a survey of the unit. This event becomes the starting point of the movement of the storyline as well as shows the emergence of the main goal that Kaluna wants to achieve, which is to obtain a place to live that can provide comfort, independence, and a better life. From this stage, the series of events and the search process experienced by the main character begins to develop to form the overall narrative structure in the story.

(1) *"The elevator door opened again even though Rusli... pressed the close button... I threw a look of 'Is the elevator broken?' at Rusli." (Bastari, 2022: 7)*

The quote describes the beginning of the subject's journey in finding a place to live accompanied by Rusli as a property agent. Rusli's presence serves as a party that connects the subject with the object to be achieved, namely the apartment. This event also marks the initial stage in the functional model, when the subject begins to make direct contact with the object through the location survey process. On the other hand, the condition of the elevator that does not function as

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it should be is an early indication that the apartment visited has various shortcomings. This indication serves as a signal for the emergence of obstacles that later affect the subject's assessment of the object of his search. This quote not only shows the beginning of the search process, but also the beginning of the development of events in the story.

(2) *"I'm single occupying 20 square meters should be more than enough." (Bastari, 2022: 8)*

The quote shows the subject's perspective on the object he wants to achieve. Kaluna's statement reflects that the size of the apartment is not the main issue, but the suitability of the residence with his life needs as a single individual. Based on the quote, the subject has a rational expectation of the object (apartment), which is functionally sufficient and able to meet the basic needs of the residence. As a single individual, the subject considers that the limited area of space is still acceptable because his housing needs are not as large as his family. This shows that the subject's orientation from the beginning was not to obtain a luxurious residence, but to have a comfortable residence, livable, and in accordance with his abilities and life needs. This attitude emphasizes the subject's motivation in carrying out the search for objects at the initial stage of the story's situation.

2. Transformation

The transformation stage is the phase when the subject begins to take real action to achieve the desired object. In this stage, the subject not only has desires, but also begins to obtain various information, experiences, and support that are provided for in making decisions. In A. J. Greimas's functional model, this stage shows the process of the subject's development through a series of interactions with helpers and obstacles that affect the achievement of goals.

2.1 Proficiency Level

The proficiency stage is characterized by the beginning of the formation of the subject's ability to understand and assess the object to be achieved. This ability is obtained through information, experience, or assistance from other figures who act as *helpers (Helpers*). In this incident, Kaluna obtained information about the condition of the apartment through Rusli as a property agent. This information became the basis for the subject to conduct an initial assessment of the feasibility of the apartment being surveyed.

(3) *"If this studio is 21 square meters, ma'am," Rusli replied. (Bastari, 2022: 8)*

Rusli acts as a *helper* who provides information about the specifications of the apartment to the subject. Explanation of the area of the unit is a form of assistance that allows Kaluna to gain initial knowledge about the object being considered. This information is a provision for the subject to compare the condition of the apartment with the needs and expectations that he has had from the beginning. The information provided by Rusli actually gives rise to a critical evaluation process from Kaluna because the size mentioned is not fully in accordance with the narrow impression he feels when looking at the unit directly. This shows that the level of proficiency is not only marked by obtaining information, but also by the subject's ability to process and evaluate the information before determining his attitude towards the object. Help from *the Helper* does not automatically make the subject accept the object, but rather encourages the subject to make a more rational assessment of the feasibility of the apartment he or she wants.

2.2 Main Stages

The main stage is the phase when the subject begins to be directly involved in the effort to achieve the desired object. In this stage, the subject no longer relies on information from other parties, but makes direct observations and experiences of the object. Through this process, the subject begins to discover various facts that show the suitability or incompatibility between expectations and real conditions. These findings become the basis for the subject to consider the feasibility of the object as well as determine the next step in achieving the goal.

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(4) *"My eyes circulate the gaze throughout the unit without having to move the position of the legs much." (Bastari, 2022: 8)*

This excerpt shows that Kaluna is directly observing the condition of the apartment under review. The act of observing the entire room indicates that the subject is trying to get a complete picture of the object before making a decision. The statement that the entire room can be seen without having to change positions much suggests a very limited size of the unit. This condition reinforces the subject's awareness that the apartment he expects does not fully meet the criteria of comfort as a place to live. This quote shows that the subject's direct experience of the object begins to give rise to a critical assessment of the feasibility of the apartment for which he is searching.

(5) *"This elevator is not damaged, ma'am. I just like to open it a little." (Bastari, 2022:7)*

Based on the above quote, there is an explanation from Rusli about the condition of the elevator that does not function normally. Although Rusli tries to convince Kaluna that the elevator is not damaged, the statement actually indicates a problem with the apartment facilities. The condition of the elevator that is "often slightly open" indicates that the building facilities are not working as they should, thus raising doubts about the quality and safety of the apartment. In the perspective of Greimas's acting scheme, the inadequate condition of the facility functions as an *opponent* because it is a factor that hinders the achievement of the subject's goal of obtaining a decent and comfortable residence. The existence of this obstacle shows that the achievement of the object is not only influenced by the subject's desire, but also by the real quality of the object being pursued. This quote confirms that the primary stage is the phase when the subject begins to encounter concrete obstacles that affect his judgment of the object.

2.3 The Glory Stage

The glory stage is the phase when the entire series of events reaches its climax. In this stage, the subject obtains a more complete picture of the object being pursued so that it can assess whether the object is really in accordance with the goal to be achieved. In this process, various obstacles that were previously only indications begin to appear manifestly and become a determining factor for the success or failure of the subject in achieving the object. The glory stage becomes an important point that leads the subject to the final decision.

(6) *"Is this wall plywood? Why does it sound so clear?" (Bastari, 2022: 11)*

The quote shows Kaluna's reaction after experiencing firsthand the physical condition of the apartment. The questions asked reflect the subject's doubts about the quality of the building, especially the ability of the walls to muffle noise from other units. This condition gives the impression that the apartment has a low level of privacy and comfort so that it does not meet the subject's expectations. In the perspective of Greimas's aktan scheme, poor building quality serves as *an opponent* because it is a factor that prevents the subject from obtaining a comfortable and decent residence. This quote shows that the subject's direct experience further strengthens the negative judgment of the object being sought.

(7) *"The letters are already there, Mas?' ...'Not yet, ma'am, it's still in process.'" (Bastari, 2022: 12)*

Kaluna not only considers the physical condition of the apartment, but also the legality aspect. The question about the completeness of the documents shows the subject's cautious attitude in ensuring that the object to be chosen has legal certainty. Rusli's answer stating that the document is still in process indicates that there is an unclear legal status of the apartment. This uncertainty is an obstacle that further increases the subject's doubts because the legality aspect is one of the important requirements in residential ownership. In the Greimas scheme of acts, this condition also functions as an *Opponent* because it hinders the achievement of the subject's goal of obtaining a safe, comfortable, and legally secure residence. Based on these two quotes, it can be understood that the obstacles faced by the subject are no longer limited to the physical condition of the building,

but also include aspects of the legality of the apartment. The inadequate quality of the building and the unclear legal status confirm that the object has not met the standards of decent occupancy in accordance with the needs and expectations of Kaluna. Therefore, the glory stage becomes the point when the subject gains the conviction that the apartment is not the right object to be realized as the purpose of his search.

2.4 Final Situation

The final situation is the closing stage in A.J. Greimas's functional model. In this stage, the entire series of events experienced by the subject results in a decision as a consequence of the process of searching, assessing, and considering that has been carried out previously. The decision shows whether the object was successfully obtained or rejected by the subject. In addition, the final situation also shows a change in understanding or new awareness gained by the subject after going through the entire series of events.

(8) *"I want credit, Mas,' I replied... How can I risk my savings for nine years in a legality that is still a question mark?" (Bastari, 2022: 12)*

Kaluna has arrived at the decision-making stage after considering various aspects found during the apartment survey process. The statement shows that the subject not only thinks about the desire to have a place to live, but also considers the risks that will be faced if he chooses the object. The savings accumulated over nine years are seen as the result of a struggle that is not worth risking on an apartment that does not have legal certainty. This shows that the subject's decision is based on rational considerations, not solely driven by the desire to own a residence immediately. This quote confirms that the lack of clarity of legality is the main factor that causes the subject to reject the object.

(9) *"I don't have to.' I smiled faintly..." (Bastari, 2022: 12)*

The remark indicates that the subject consciously chooses not to proceed with the process of purchasing an apartment after considering all the conditions he encounters. The faint smile that accompanies the rejection illustrates an attitude of accepting reality, even if the decision is not an easy choice. In the functional model of Greimas, this action marks the end of the subject's efforts towards the object because the object to which it is intended proves incapable of meeting the goals and expectations that have been set from the beginning. Therefore, the decision to refuse the apartment becomes a logical consequence of all the obstacles that arise in the previous stages.

(10) *"This is really how to find a house in Jakarta." (Bastari, 2022: 13)*

The quote shows Kaluna's reflection after completing the entire apartment search process. This statement no longer merely describes personal experience, but also reflects the subject's awareness of the broader reality of the difficulty of obtaining decent housing in Jakarta. The experience made the subject understand that the process of finding a place to live is not only influenced by financial ability, but also by the quality of the building, security, and the certainty of legality. Thus, this quote shows the change in the subject's understanding as a result of the overall narrative journey that he has gone through.

Based on the three explanations of the quote, it can be concluded that the final situation is characterized by the subject's decision to reject the apartment offered because it does not meet the criteria for suitable housing. The decision was born from a rational evaluation process of the physical condition of the building, the quality of the facilities, and the unclear aspects of legality. In addition to closing the series of events, this stage also produces a new awareness that obtaining safe, comfortable, and legal certainty housing in a big city is a complex challenge. This finding shows that the end of the story is not only in the form of a rejection of objects, but also presents a social meaning about the reality of urban life in meeting the basic needs of urban housing or big cities.

DISCUSSION

The analysis of the narrative structure in the novel *Home Sweet Loan* by Almira Bastari was carried out using the narrative theory of A. J.

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Greimas, especially the acting scheme and the functional model. Both models are used to understand how the characters carry out their role in achieving goals and how the series of events shapes the development of the storyline.

Aktan Scheme on Events in the Novel *Home Sweet Loan* by Almira Bastari

Based on the results of the research, the first incident was related to Kaluna's difficulty in obtaining a residence in Jakarta. Mustafa (Ratna & Tania, 2021: 121), views the act as an abstract role carried out by the actor or element in the story. Based on this view, Kaluna's struggle to obtain a residence in the novel *Home Sweet Loan* It can be interpreted as an event between the desire to build an independent life and the reality of urban economics that limits the individual's abilities. In this context, the residence not only serves as a building for shelter, but also has psychological and social meaning. The house becomes a symbol of security, private space, certainty of life, and an opportunity for a person to determine his own future. Therefore, Kaluna's desire to own a house shows a broader need than just material possession, namely the need to gain control over his life. In line with this thought, (Abrams, 2018:266) explains that the elements in a literary work can be understood through the functional relationships that make up the overall structure of the story. In Greimas's schematic act, the relationship between subject and object indicates the direction of desire that moves the character's actions.

Kaluna's desire to have a place to live became the basis for his actions in facing economic limitations and various considerations regarding residential ownership. The object to be achieved is not only a physical house, but also a more stable and independent life. The relationship between subject and object shows that the character's goals have a meaning related to social conditions as well as personal needs (Widjanarko et al., 2023: 545). From the perspective of urban life, these problems show that the desire to own a house cannot always be realized through hard work alone. Financial ability, housing prices, daily needs, and economic uncertainty also determine the extent to which a person can achieve these goals. These obstacles form a conflict between the individual's expectations and the social conditions he or she faces. In the structure of the act, these circumstances can be understood as an inhibiting element that makes the subject's journey to the object not take place easily (Ratih et al., 2023: 157). Information about housing options and financial considerations can serve as a supporting element as it helps the Kaluna understand the possibilities available and assess decisions more rationally. The presence of a helper does not necessarily mean removing obstacles, but it can help the subject determine the steps to deal with them.

The scheme of the act in the first event not only explains the relationship between the character and the goals to be achieved, but also shows the social problems behind this desire. Kaluna's struggle to obtain housing represents the needs of the urban young generation for security, independence, and life security in the midst of economic limitations. The house becomes a symbol of a person's ability to build a living space based on their own choices. Through the relationship between subjects, objects, helpers, and obstacles, this novel shows that the struggle to own a house involves material, emotional, and social dimensions at the same time. The act scheme helps to reveal the deeper meaning of Kaluna's actions, namely the effort to gain independence over his future.

Functional Model on Events in the Novel *Home Sweet Loan* by Almira Bastari

The functional model of the first event shows the development from Kaluna's desire to get housing to the decision not to take the apartment offered. Eriyanto (Kumalasari & Surur, 2023: 63), explain the development of the narrative through three main parts, namely the initial situation, transformation, and final situation. The framework can be used to understand Kaluna's struggle to obtain housing as a process that involves changes in thinking, consideration, and the ability to face reality. In this context, the issue of housing is not only centered on whether or not the character's

wishes are achieved, but also on the process that must be passed before making a decision.

The desire to own a house is the starting point that drives Kaluna's actions, while economic limitations and considerations of housing conditions present problems that demand precision. In the first event, the initial situation can be interpreted as a situation when Kaluna's desire to have a home becomes the basis for his actions. In Greimas's functional model, the initial situation does begin with the existence of karsa or the subject's desire to acquire something, so that this desire becomes the driving force for the character's actions (Qomariyah et al., 2023: 83). This desire is then faced with various considerations that make the process of achieving the goal cannot take place simply. The transformation stage shows that there is an assessment process of the available possibilities, including considerations regarding financial ability and the risk of housing choices. At this stage, the subject begins to try to achieve the object and can face helpers and opponents who affect the course of the business (Wulandari et al., 2020: 53). The final situation can then be understood through a change in the character's understanding of the problems he is facing (Ratih et al., 2023: 156). Therefore, the narrative development in this event is not only determined by the actions that are seen, but also by the process of consideration that accompanies the action. The transformation stage is an important part because it shows that the character's abilities are not always measured by the success of acquiring objects directly. The ability to consider consequences, recognize limitations, and adjust expectations to circumstances can also indicate the character's development. If a housing choice is not in accordance with the needs or financial capabilities, the decision to reconsider it can be read as a rational action. Success at the narrative level does not have to be in the form of achieving direct home ownership, but can be seen through the character's increased understanding of the steps that need to be taken (Misriyani et al., 2022: 60).

Kaluna as a character who is not only driven by desire, but also tries to develop consideration in facing the reality of life. This understanding is in line with the view that the functional structure of Greimas builds the story through causally interrelated functions, so that one event becomes the basis for the next (Mustafa, 2017: 207). In research on *Home Sweet Loan*, the functional model helps interpret Kaluna's struggle as a process of facing problems and adjusting expectations to the available conditions, not just as a series of actions to get a house.

Based on this description, the functional model of the first event shows that the search for a home is a process of initial desire that drives Kaluna to act, while the obstacles and considerations that arise during the process require her to reassess the available options. The change in understanding formed from this process suggests that the character's maturity can develop through the encounter between hope and reality. The first event not only introduces the main issues related to home ownership, but also establishes the basis for the meaning of independence in the overall story. The home is an important goal because it deals with security and freedom of choice, while the process of achieving it shows the need for prudence in dealing with economic limitations.

CONCLUSION

Based on the results of the analysis of the narrative structure in the novel *Home Sweet Loan* by Almira Bastari, it can be concluded that A. J. Greimas' narrative theory through the actual scheme and functional model can be used to explain the relationship between the functions of the characters and the development of events in the story. This analysis is focused on the first event related to Kaluna's struggle in obtaining a decent place to live in Jakarta.

The results of the analysis of the actual scheme show that Kaluna plays the role of *a Subject* who strives to achieve *the Object*, namely obtaining a decent, safe, and comfortable place to live. The needs of life and economic pressure in Jakarta function as a *Sender* that encourages the emergence of this desire. Meanwhile, Rusli as a property agent acts as a *Helper* who provides

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information about the apartment offered. The inadequate physical condition of the building, problematic facilities, unclear legality, and economic limitations are *opponents* that hinder the achievement of Kaluna's goals. In this event, Kaluna also plays the role of *a receiver* because she accepts the consequences of the decisions she makes. The relationship between the functions of the act shows that the struggle to obtain housing is not only related to the ownership of a residence, but also to the need for security, comfort, and independence.

The results of the functional model analysis show that the first event develops through three main stages, namely the initial situation, transformation, and the final situation. The initial situation is characterized by Kaluna's desire to obtain housing through apartment survey activities. The transformation stage shows the assessment process of the space area, the condition of the facilities, the quality of the building, and the completeness of the legality of the apartment. Furthermore, the final situation is characterized by Kaluna's decision not to proceed with the purchase because the apartment has not met the criteria for decent housing and has legal certainty. The decision shows that the achievement of goals in the narrative structure does not always end with the success of acquiring objects, but can be in the form of awareness to make rational decisions based on the circumstances faced.

The aktan scheme and the functional model complement each other in explaining the narrative structure of the events of the novel *Home Sweet Loan* by Almira Bastari. The aktan scheme reveals the function of each element that encourages or hinders Kaluna's struggle, while the functional model explains the stages of the development of events to produce the final decision. The two models show that the issue of housing ownership is a picture of the challenges of the lives of the urban young generation in facing economic limitations and the need for independence. This conclusion answers the formulation of the research problem regarding the aktan scheme and the functional model that builds the first event in the novel.

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