PORTRAYING THE MEANING OF MERRY RIANA’S
SELF EFFICACY IN ALBERTHIENE ENDAH’S
MERRY RIANA: MILLION DOLLAR DREAM

A SARJANA PENDIDIKAN THESIS

Presented as a Partial Fulfillment of the Requirements
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Dr. Yohanis Harsoyo, S.Pd., M.Si.
“My grace is sufficient for you, for my power is made perfect in weakness.”

- 2 Corinthians 12:9 -

“Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go.”

- Joshua 1:9 -

This thesis is dedicated to:

♥ Jesus Christ

♥ My Dad, Yohanes Budi Nurseto

♥ My Mom, Helena Ni Made Hariantini

♥ My Sister, Irene Ika Kusuma Yunita
STATEMENT OF WORK'S ORIGINALITY

I honestly declare that this thesis does not contain the works or parts of other people, except those cited in the quotation and references, as a scientific paper should.

Yogyakarta, 16 July 2018

The Writer

Angelina Lintang Venta Dewanti

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ABSTRACT


This study deals with the meaning of self-efficacy in Merry Riana’s life. *Merry Riana: Million Dollar Dream* is a novel written by Alberthiene Endah. It tells about Merry Riana who is a young entrepreneur. She builds her self-efficacy when she has to deal with many problems in her life. It happens when she is in Singapore.

This research focuses on Merry Riana as the main character of *Merry Riana: Million Dollar Dream*. The aim of the study is to find the meaning of self-efficacy as seen in Merry Riana, the main character of the novel Alberthiene Endah’s *Merry Riana: Million Dollar Dream* by using qualitative research method and narrative method.

The questions in this study are 1) How is Merry Riana described in the novel? and 2) What is the meaning of self-efficacy in Merry Riana’s life? The theories used in this study are the theory of characters and characterization, the theory of self-efficacy, and theory of motivation. The approach used is the psychological approach.

This study is library research. The primary datum is *Merry Riana: Million Dollar Dream*, a novel by Alberthiene Endah. The secondary data are taken from the related texts, journals, and from the internet.

The findings of this study consist of two parts. First, Merry Riana is portrayed as a tough, hard-working, ambitious, and disciplined person. Second, the meaning of self-efficacy can be seen from Merry Riana’s characteristics and her economy factors. The surface meaning is that Merry Riana’s self-efficacy as the way to be financially free before she turns thirty, while the deeper meaning of Merry Riana’s self-efficacy is that Merry Riana’s self-efficacy determines her motivation to achieve her self-actualization.

It is recommended that the study can be used as one of the materials to teach Prose. There are also two suggestions for the future researchers. First, the future researchers are suggested to analyze the Merry Riana’s environmental influence to her self-efficacy. Second, the future researchers can find out about the self-efficacy from the main character in another novel.

Keywords: self-efficacy, motivation, meaning.
ABSTRAK


Penelitian ini berfokus pada Merry Riana sebagai pemeran utama dari *Merry Riana: Million Dollar Dream*. Tujuan dari penelitian ini adalah untuk menemukan arti dari efikasi diri yang terdapat dalam Merry Riana, karakter utama dari *Merry Riana: Million Dollar Dream* novel yang ditulis Alberthiene Endah dengan menggunakan metode penelitian kualitatif dan metode naratif.

Pertanyaan-pertanyaan yang terdapat dalam penelitian ini yaitu 1) Bagaimana karakter dari Merry Riana diceritakan di dalam novel? dan 2) Apa arti dari efikasi diri dalam hidup Merry Riana? Teori yang digunakan didalam penelitian ini adalah teori tentang tokoh dan penokohan, teori dari efikasi diri, dan teori motivasi. Pendekatan yang digunakan adalah pendekatan psikologis.


Hasil dari penelitian ini terdiri dari dua bagian. Pertama, Merry Riana digambarkan sebagai seseorang yang kuat, pekerja keras, ambisius, dan disiplin. Kedua, arti dari efikasi diri dapat dilihat dari karakter yang dimiliki Merry Riana dan faktor ekonominya. Kedua, pengertian awalnya yaitu efikasi dirinya Merry Riana sebagai cara untuk memiliki kebebasan finansial sebelum berumur tiga puluh tahun, sedangkan pengertian lebih dalam dari tingkat efikasi dirinya Merry Riana yaitu tingkat efikasi dirinya Merry Riana menentukan motivasinya untuk mencapai aktualisasi dirinya.

Rekomendasi dari penelitian ini adalah untuk digunakan sebagai salah satu bahan ajar untuk mengajar Prosa. Untuk peneliti yang akan datang diberikan dua saran. Pertama, peneliti yang akan datang disarankan untuk menganalisa tentang pengaruh lingkungan Merry Riana terhadap efikasi diri yang dimilikinya. Kedua, peneliti yang akan datang dapat mencari tentang efikasi diri dari pemeran utama di dalam novel yang berbeda.

Kata Kunci: self-efficacy, motivation, meaning.
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First of all, I would like to deliver my gratitude to Jesus Christ, my Lord. I thank my almighty Jesus Christ for blessing me and strengthening me every day. His grace leads me to be brave. Every time I lose my hope, Jesus Christ will always stay beside me wherever I go. Therefore, I can finish this thesis.

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Angelina Lintang Venta Dewanti
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CHAPTER I

INTRODUCTION

This chapter consists of four parts. They are the background of the study, objectives of the study, problem formulation, benefits of the study, and definition of terms. The background of the study consists of the explanation and the reasons for choosing the primary data. The problem formulation is the problem to answer in order to achieve the objective of the study. The purpose of the study describes the objective of the study. The last part is the definition of terms, in which the researcher explains the key terms in details.

A. Background of the Study

One of the works of literature is a novel. People can express their feeling through many media. The writer of the novels writes novels to describe and imagine the characters’ feeling. People need to think about the characters when they write a novel. It can be the fictive or the real characters. Today, it is no longer difficult for people to express their thought. The novel which is based on the real experience has the main interesting part which is the characteristics of the main character. The characteristics of the main character affect the climax and the resolution in the novel. The main character has the essential role in the story.

The researcher focuses on the self-efficacy of the main character from Alberthiene Endah entitled Merry Riana: Million Dollar Dream. This novel tells about the journey of Merry Riana’s life when she is in Singapore alone.
The researcher chooses this novel because the main character has self-efficacy in the real life. Bandura (1997) describes the definition of self-efficacy as people’s beliefs.

Self-efficacy is about people’s beliefs in their abilities to produce the levels of performance that can influence over particular events which affect their lives. Self-efficacy also determines the way people feel and think about their future, they manage to motivate themselves and behave. People need to get through four major processes to have high self-efficacy.

Self-efficacy has many benefits for people. As quoted from Bandura (1995), “Self-efficacy refers to beliefs in one’s capabilities to organize and execute the courses of action required to manage prospective situations.” People with a high sense of self-efficacy will view some challenging problems as tasks to be mastered. They also can recover quickly from failures and disappointments.

A novel entitled Merry Riana: Million Dollar Dream is an inspirational novel written by Alberthiene Endah. As a work of literature, this novel can portray the characteristics of the main character in the story. The writer of this novel wrote this story from the biography of Merry Riana and her journey to achieve her success. Merry Riana is a successful entrepreneur and motivator. She is a famous motivator who always inspires her audiences by her biography of life. This novel pictures the characteristics of Merry Riana. One of the very interesting characteristics is her self-efficacy. It clearly shows how Merry Riana develops her self-efficacy when she is alone in Singapore.
This novel tells a real story about a young woman named Merry Riana, who moves to Singapore and she must learn to be independent. She tries to live alone and conquers her own fears and doubts in order to achieve great success before the age of thirty. In the story, she can solve her problem by herself. She believes in her own ability to get her success and to get out of her failure. At the end of the story, she can motivate herself and achieve her goals. In the end, Merry Riana earns her first million dollars in Singapore.

There are some reasons why the researcher uses this novel as the main source of this study. The first reason is that this novel is an inspirational novel from the real story of Merry Riana. The second is Merry Riana is a famous motivator. Nowadays, most of the students or young people are losing their motivation in life. The third reason is that the self-efficacy of Merry Riana carries many benefits for the reader. The reader can use Merry Riana as the real example of having a high sense of self-efficacy. Self-efficacy is so important for the young generation such as students in real life. They need to develop their own self-efficacy to find their own motivation.

B. Objective of the Study

The aim of this study is to find the meaning of self-efficacy as seen in Merry Riana, the main character of Alberthiene Endah’s *Merry Riana: Million Dollar Dream* by using qualitative research method and narrative method.
C. Problem Formulation

The research questions can be formulated as follows:

1. How is Merry Riana described in the novel?

2. What is the meaning of self-efficacy in Merry Riana’s life?

D. Benefits of the Study

The benefits of the study are to give comprehension for the readers about developing self-efficacy and help the students to find out characteristics in the novel and analyze the novel for their own comprehension. In addition, the future researcher may use this study for the references in conducting further studies on self-efficacy. The researcher expects that the study can elaborate more about self-efficacy. The English lecturers can also use this study as their reference to teach about self-efficacy in their class. The English lecturers can give Alberthiene Endah’s novel Merry Riana: Million Dollar Dream as the novel that will be discussed in Prose class.

This study also gives suggestion and information about how important self-efficacy is. Readers can learn the sources to build high self-efficacy. Self-efficacy has a big role in achieving the goal. It can be seen from Merry Riana’s experiences of having a high sense of self-efficacy.
E. Definition of Terms

In order to avoid misunderstanding, the important key terms mentioned in this study are defined as follows:

1. Self-efficacy

According to Bandura (1997), self-efficacy is about people’s beliefs in their abilities to produce desire in determination. It can affect their action in life. People’s beliefs of personal efficacy are the key factor of human agency. Human agency is the power to make things happen (p. 7).

2. Motivation

As quoted in Clelland (1985), “motivation refers to the willingness from conscious intents, to process inner strength. On the other hand, motivation refers to inference about conscious intents that we make from observing behaviors.”

3. Meaning

There are two types of meaning. Those are surface meaning and deeper meaning.

a. Surface Meaning: In this study, the surface meaning is the understanding of the meaning of self-efficacy that can be found in the novel directly.

b. Deeper Meaning: Deeper meaning is the deeper analysis of the meaning of self-efficacy in Merry Riana’s life. It can be found by applying some theories and from the analysis of the researcher.
CHAPTER II

REVIEW OF RELATED LITERATURE

This chapter consists of three parts. The first part is all the theories that are applied in this study. This part consists of some theories, such as the theory of characterization, theory of character, theory of psychological approach, the theory of self-efficacy, the theory of motivation. The second part is the theoretical framework. It will explain the use of the theories to answer the research questions. The third is the context of the novel. This part consists of settings of the writer and settings of the novel.

A. Review of Related Studies

The researcher found some studies in Sanata Dharma University that discuss about self-efficacy. The first study is from Rosalia (2008) entitled "Self Efficacy of Motivation of Anna Leonowens and King Mongkut in Margaret Landons' Anna and the King of Siam". The study observes the character of Anna Leonowens and King Mongkut that can be found in the novel. The study focuses on how self-efficacy in Anna Leonowens and King Mongkut can influence the reader’s motivation. That study finds the process of self-efficacy from the main character in the novel.

The second study is from Mumandari. B. (1998) entitled “The Relationship between Self-efficacy and English Reading Comprehension Ability of the First Year Students of English Department, Sanata Dharma University”. This study aims at knowing the relationship between self-efficacy and English
reading comprehension ability as a whole and as a function of passage complexity.

The third study is from Lelita, Y. (2016) entitled “A study on Students’ Learning Strategies and Self-efficacy in Speaking I Class in ELESP of Sanata Dharma University”. This study aims to find out the language learning strategies ELESP students applied to improve their speaking ability and the use of those strategies in relation to the students’ self-efficacy.

This study is different from the other study mentioned above. The first study uses a different novel. Moreover, this study discovers the meaning of self-efficacy from the main character in Merry Riana: Million Dollar Dream novel by Alberthiene Endah. This study focuses on the meaning of Self-efficacy in Merry Riana’s life. The researcher’s concern is on the surface meaning and deeper meaning of self-efficacy. It does not only focus on the process and the sources of self-efficacy but also find the benefits of self-efficacy. The second and third studies are in the education field and they use self-efficacy to know the role of self-efficacy for the students.

B. Review of Related Theories

1. Theory of Literature

According to Henry Van Dyke, "Literature consists of those writings which interpret the meaning of nature and life, in words of charm and power, touched with the personality of the author, in artistic forms of permanent interest" (as cited in Rosales, 1995). Literature is referred to the entirety of written or
spoken expression. Literature is the art of written works. Literature is used to describe anything from creative writing, such as creative imagination works of poetry, drama, fiction, and nonfiction.

2. **Theory of Character**

   According to Soekanto (1993), “the character is the player based on the script or the real story. The characteristics describe personal habit and attitudes. The definition of characteristics is telling about the character of a person or thing. Characteristic defines as a feature or quality that makes somebody or something recognizable, also it can be representative of a particular person or thing.”

   From the definition, it can be shown that the writer will create a plot of the story looks real and easy to understand because it flows properly. According to Henkle (1977), “characters are classified into two categories. Those are a major character and minor character. The major character is the center of the story that observes often and frequently appears” (p. 90).

3. **Theory of Characterization**

   Characterization is the process by which the writer of the novel reveals the personality of a character. It is done by having the direct description, by showing the character in action, or by the presenting the characters' behavior. The character can be divided into several types: flat and round character. Forster (1985) describes that there are two types of characters. Those are flat and round characters.
Flat and round characters, characters as described by the course of their development in a work of literature. Flat characters are two-dimensional in that they are relatively uncomplicated and do not change throughout the course of a work. By contrast, round characters are complex and undergo development, sometimes sufficiently to surprise the reader (p. 67).

From the quotation above, characters can be divided into two types. It can help the writer to get the deeper understanding of the character. In order to understand characterization deeply, Murphy (1972) states nine ways of characterizing. They are defined as follows:

a. **Personal Description**

   Personal description is the physical appearance of characters that are used to introduce the character. The author wants to show the characteristic of a certain character by giving attention in characters' appearances, for instance, the clothes, the shoes, or other stuff such as a bag, or a book (p. 161).

b. **Characters as Seen by Another**

   The author describes the person’s characteristics through the choice of words and phrases through another character’s eyes and opinion so that the reader will get the reflected image of the person (p. 162).

c. **Speech**

   The author gives the reader notion about the person’s personality through what the characters say in the dialogues such as the conversation between two characters in the novel (p. 164).
d. **Past Life**

The past life of the character can describe the characteristics of the character itself. The characters’ past life can influence their life and their characteristics in the future. The past life of the character can be told directly or from the character’s inner thought (p. 166).

e. **Conversation of Others**

The author can give some clues about the character through the conversation of other characters (p. 167).

f. **Reaction**

The reaction from some characters in the situation and accident that they face in the novel can describe his or her characteristics. The character can get mad, panicked, shocked, amazed and many more in the certain events (p. 168).

g. **Direct Comments**

The author can describe or comment on the characters directly. It shows the characterization to the readers. It means that direct comments can show some characters because they are described by the conversation among the characters (p. 170).

h. **Thought**

The author describes the characteristics of some characters through the character’s thoughts. It is about the character’s way of thinking in some situations (p. 171).
i. Mannerism

The characters’ habit and manner also represent their characteristics. It includes their traits and their behaviors in their daily activities (p. 173).

4. Theory of Psychological Approach

As the father of modern psychology, Freud has had an impact on many areas of human thought and analysis. Freud said that “we do things… really weird and silly things sometimes, for reasons that are to some degree hidden, inaccessible, beyond our direct control or awareness” (as cited in Lynn, 2008). Freud’s beliefs about human psychological motivations can be applied directly to analyze authors and characters in literature. Psychological analysis can also look closely at the real life of the main character to determine the reason in her life that caused her to have that characteristic such as self-efficacy in the novel Merry Riana: Million Dollar Dream by Alberthiene Endah.

Sigmund Freud’s psychoanalytic theory of personality argues that human behavior is the result of the interactions among three component parts of the mind: id, ego, and superego. They are defined as follows:
a. The Id

The id is the basis of people's behavior based on biological impulses; the id always seeks pleasure. According to Freud (1920), “it can be concluded as the pleasure principle. The id is about where the libido is located. The id works to gain satisfaction for instinctual needs. It does not have rules for getting what they want.” Furthermore, the id is the source of human aggression. The id harbors no morality.

b. The Ego

The ego is the conscious mind that people decide to show to the world at large. The ego is managed by the “reality principle.” The ego helps keep impulses
by the id under control. Often the ego responds and controls the id in order to avoid unpleasant consequences, such as being punished.

c. **The Super-ego**

According to Wishart (2011), “the super-ego is about conscience. The super-ego helps to prevent the id based on a person’s point of view of himself or herself. The super-ego is controlled by our perspective of social expectations.”

5. **Theory of Self-efficacy**

Bandura (1997) notes that “self-efficacy is defined as people’s beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. self-efficacy determines how people feel, think, motivate themselves and behave. Such beliefs produce these diverse effects through four major processes” (p. 79).

According to Akhtar (2008) “Self-efficacy plays an important and a major part in determining people chances for success; in fact, some psychologists put self-efficacy above talent in the recipe for success.” Bandura (1997) defines four sources of self-efficacy as follows:

a. **Mastery Experience**

The experience in facing problems and difficulties in life is the first sources of self-efficacy. However, nothing is more powerful than having a direct experience of mastery to increase self-efficacy. The successful experience for example in completing the task and get the achievement will change the environment to be more positive. It helps to grow up the feeling of optimism. In
order to have a resilient sense of self-efficacy requires experience in overcoming obstacles through effort and perseverance.

b. Vicarious Experiences

Vicarious experience is the second source of self-efficacy that comes from other experience. People often observe others around them, especially people that consider as role models. Seeing others’ similar experience to ourselves succeed by their sustained effort raises people’s beliefs that people too possess the capabilities to master the activities needed for success in that area.

c. Verbal Persuasion

Some people who are important in their lives such as parents, teachers, friends, managers or coaches can strengthen their beliefs that people have what it takes to succeed. Being persuaded that people possess the capabilities to master certain activity means that people are more likely to put in the effort and sustain it when problems arise.

d. Emotional & Physiological States

The physiological states of people will influence how people judge their self-efficacy. For example, depression can dampen confidence in people’s capabilities. Stress reactions or tension are interpreted as signs of vulnerability to poor performance whereas positive emotions can boost people’s confidence in their skills.

6. Theory of Motivation

Huffman & Vernoy (2000) state that motivation is related to individuals’ desires, needs and interests which direct behavior toward goals.
Motivation describes the wants or needs that direct behavior toward a goal. It is an urge to behave or act in a way that will satisfy certain conditions, such as wishes, desires, or goals. Older theories of motivation stated that rational thought and reason were the guiding factors in human motivation; however, psychologists now believe that motivation may be rooted in basic impulses to optimize well-being, minimize physical pain, and maximize pleasure (p. 392).

People are motivated by needs. People's most basic needs are inborn. Maslow (1943) has developed the theories about the hierarchy of needs which contribute to the theory remains valid for understanding human motivation. These are the hierarchy of needs motivational model:

![Figure 2.2 Pyramid of human needs. Poston, B. (2009)](image)

a. **Physiological Needs**

The first or the basic need is physiological needs. Physiological needs are thought to be the most important and the main human needs. For example, people should be met first. Air, water, sleep, and food are metabolic requirements for a human. Clothing and shelter provide necessary protection from the elements.
b. **Safety Needs**

Safety needs are important in ways such as a preference for security, structural procedures for protecting the individual from unilateral authority, savings accounts, insurance policies, disability accommodations, etc. This level is more likely to be found in children as they generally have a greater need to feel safe. Safety and security needs include:

1) Personal security  
2) Financial security  
3) Health and well-being  
4) Safety against accidents/illness and their adverse impacts

c. **Belongingness and Love Needs**

After physiological and safety needs are fulfilled, the third level of human needs is belongingness and love needs. According to Maslow, people need to feel a sense of belonging and acceptance among their social groups, regardless of whether these groups are large or small.

d. **Esteem Needs**

Everyone in the world needs self-respect. Most of the people have a need for stable self-respect and self-esteem from themselves or from others. It includes achievement, status, responsibility, and reputation. Maslow notes two versions of self-esteem needs: a “lower” version and a “higher” version. The lower version of self-esteem is the need for respect from others. This may include a need for status, recognition, fame, prestige, and attention. The higher version manifests itself as the need for self-respect.
e. **Self-actualization**

Maslow describes this level as the desire to accomplish everything that one can, to become the most that one can be. Individuals may perceive or focus on this need very specifically. One individual may have the strong desire to become an ideal parent. In another, the desire may be expressed athletically. For others, it may be expressed in paintings, pictures, or inventions.

C. **Theoretical Framework**

In this study, the researcher used some theories to support the analysis of the research questions. They are the theory of literature, the theory of characterization, the theory of character, theory of psychological approach, the theory of self-efficacy, the theory of motivation. This study also used the psychological approach to analyze and answer of behavior and mind. Theory of literature from Henry Van Dyke used to analyze this literature research. The other theories are needed to answer the two questions from the research problems.

The first question is about how Merry Riana described as the main character of *Merry Riana Million Dollar Dream* novel written by Alberthiene Endah. The researcher used Henkle (1977) theory about the character to analyze how Merry Riana creates a plot of the story in the novel. After that, the researcher used the theory from Murphy (1972) about characterization and the nine ways of characterizing to analyze Merry Riana's characterization in the novel.

The second question is about the meaning of self-efficacy in Merry Riana’s life. The approach that is used in the second question is psychological.
The theory that is used in this study is a psychoanalytic theory of personality that determines three component parts of the mind: the id, ego, and superego. This theory is from Sigmund Freud. The researcher also used the theory of self-efficacy from Bandura (1997) and four sources of self-efficacy to find out the meaning of self-efficacy in Merry Riana's life. The last theory that the researcher used to analyze the second question is the theory of motivation from Maslow's hierarchy of needs. This theory is used to support the other theory.

D. The Context of the Novel

In order to get a better understanding about the context of the novel, this part describes the setting of the writer from Alberthine Endah, as an author of a novel entitled *Merry Riana Million Dollar Dream* and the setting of the novel.

1. The Setting of the Writer

Alberthiene Endah is a biographer, scriptwriter, and novelist. She was born on September 16, 1970, in Bandung, Indonesia. She is an author of many best-selling biographies. Alberthiene Endah's experiences in the field of journalism have given her great access to various public figures. One of the novels she wrote was the novel from the biography of Merry Riana. The reason why Alberthiene Endah writes this novel is that she realizes that there are so many successful and inspirational stories which people can benefit from. She has a simple goal for her carrier as a biographer. She wants to tell people's life stories in a fun and engaging way.
Alberthiene Endah is the most sought-after biographer in Indonesia, with celebrities and politicians alike lining up to have her pen their tales. As the quote from The Jakarta Post, "Alberthiene Endah said that she chose to be a biographer because she often wrote about people's lives during her time as a journalist. She also said "For me, writing someone's biography, it's like you're dating that person," she says (The Jakarta Post, 2009). People need to be involved in their activities to get to know them inside out so they can really feel the rhythm of their life.

2. The Setting of the Novel

The setting of Merry Riana Million Dollar dream novel is in Singapore, especially in Nanyang Technological University. Before the move to Singapore, Merry Riana lived in Kayu Mas, Pulo Gadung, Jakarta. In May 1998 there were a tragic riot and the Trisakti incident in Jakarta. This story begins in June 1998, at the first time Merry Riana should study abroad because of the dangerous circumstance in Indonesia.
CHAPTER III
METHODOLOGY

This chapter consists of three parts. The first part is the object of the study that describes the literary of this study. The object of the study is explaining about *Merry Riana Million Dollar Dream* novel as the primary data in this study. The second part is the approach of the study. It mentions the appropriate approach used in this study. The third is a method of the study. This part is describing the procedure and the method used in this study.

A. Object of the Study

This study used a novel entitled *Merry Riana Million Dollar Dream* as the object of the study. This novel was written by Alberthiene Endah as a biographer, scriptwriter, and novelist. The novel was published by *Gramedia Pustaka Utama* Publisher in 2016. The novel consists of 374 pages and 13 chapters. This novel is the life story that inspired the major motion picture.

Alberthiene Endah was born on September 16 in Bandung. She was graduated from the University of Indonesia who majored in Dutch literature. As a biographer, Albethiene Endah was interested in the real story from Merry Riana. Merry Riana is a millionaire entrepreneur, bestselling author, and number 1 female motivational speaker in Indonesia and Asia.
The biography book *Merry Riana: Million Dollar Dream*, which was written by Alberthiene Endah was published in September 2011. This book became the number 1 National Best-Seller in just a short time after it published.

This novel is a biography which tells about an inspiring true story from Merry Riana experience as a poor student in Singapore who struggled in financial until she achieved her first million dollars at the age of 26. Merry Riana wanted to be free from finance before age of 30 because she wants to make her parents live happily.

B. Approach of the Study

This study focused on portraying the meaning of Merry Riana's self-efficacy as the main character in this novel. Since it focuses on the character's personality, therefore, this study used the psychological approach. According to Rohrberger, M., & Wood, S. H. (1971), the aim of psychological study folds in natures, function, and positive values. Foremost, the objective of understanding behavior, that is by defining factor that combines the development and expression of behavior.

The psychological approach aims at developing techniques that will permit the control of behavior that is, a way of "shaping" or course of psychological development through manipulating those basic factors to the growth and the expression of behavior.
C. Method of the Study

There are two main types of data collection techniques. First is a primary data collection technique. The second is the secondary data collection technique. Primary data collection uses surveys, experiments or direct observation. This research used secondary data collection techniques. Secondary data collection may be conducted by collecting information from a diverse source of documents or electronically stored information. According to Steward and Kamins (1993), “Two types of sources of secondary data are published printed sources and book. There are varieties of published printed sources.” Their credibility depends on many factors. For example, on the researcher, published company, time, and date when published.

In this research, primary data obtained from the literature that is the novel Merry Riana: Million Dollar Dream by Albertheine Endah as the main source of this literary study.

The researcher analyzes the data by finding some information from the novel of Merry Riana: Million Dollar Dream by Albertheine Endah. The researcher read this novel for several times to have comprehension about the main character of this novel. The researcher searched for the articles, books, Merry Riana biography book. The researcher also read some theories related to this study. The researcher found the theories used in this research. Then the researcher listed down the theories that were suitable for this research. The theories that the researcher used in this research are the theory of characterization, the theory of
character, theory of psychological approach, the theory of self-efficacy, and theory of motivation and personality.

This research is included in the qualitative paradigm. According to Ary (2010), qualitative researchers seek to understand a phenomenon by focusing on the total picture rather than breaking it down into variables. The goal is analyst picture and depth of understanding rather than a numeric analysis data. “There are many types of qualitative research, there are basic interpretative studies, case studies, document or content analysis, ethnography, grounded theory, historical studies, narrative inquiry, and phenomenological studies.” The researcher wanted to portray Merry Riana’s self-efficacy from the novel by analyzing the content in the novel *Merry Riana: Million Dollar Dream* by Alberthiene Endah and related it with theories in the literature review. In this study, the researcher used the content analysis method and library research as the method in order to gather the data from the novel.

The content analysis focuses on analyzing and interpreting recorded material to learn about human behavior. The material may be public records, textbooks, letters, films, tapes, diaries, themes, reports, or other documents. Content analysis usually begins with a question that the researchers’ believe can be answered by studying documents (Ary, 2010). This research attempted to portray Merry Riana’s self-efficacy as her characteristics. The researcher analyzed the data to find out the answers to the research questions by connecting the findings to the literature review. Then, the researcher made a conclusion from the findings.
CHAPTER IV

ANALYSIS

This chapter consists of two parts to discuss a further and deep analysis. The first part is to discuss Merry Riana's characteristics that are described in the novel. The second part is the meaning of self-efficacy in Merry Riana's life based on the novel.

A. The Description of Merry Riana’s Characteristics

According to Henry Van Dyke, “Literature consists of those writings which interpret the meaning of nature and life, in words of charm and power, touched with the personality of the author, in artistic forms of permanent interest.” (as cited in Rosales, 1995). This novel is the literary work because it has the meaning of life that can be interpreted in the form of a novel.

This study used the theory of character and characterization to have the deeper understanding of the character description of Merry Riana in the novel Merry Riana: Million Dollar Dream by Alberthiene Endah. According to Soekanto (1993), “the character is the player who has the traits based on the script or the real story. The characteristics describe personal habit and attitudes. The definition of characteristics is showing the character personality.”

From the definition, it shows that Merry Riana is the character based on the real story. It is because the novel was written based on the true story of Merry Riana's life in Singapore. Merry Riana also has characteristics that are described
in the novel. According to Henkle (1977), the character is classified into two categories. Those are the main or major character and minor character. Merry Riana is the major character because she is the center of the story who observes most often and whose appearance is frequent. Based on the theory of characterization from Forster (1985), characterization categorizes kind of character into several types; flat and round character. Merry Riana is classified into round character. It is because Merry Riana has a complex characteristic.

Merry Riana is the main character of *Merry Riana: Million Dollar Dream* by Alberthiene Endah. It is because the novel tells the true story of Merry Riana. She has an inspiring story not only from her experiences but also from her attitude and characteristics. From the novel, the characteristics of Merry Riana can be concluded as the following descriptions.

1. **Tough**

Merry Riana in the novel *Merry Riana: Million Dollar Dream* is a tough person. She never gives up, especially when she gets the failure and financial problem. She tries to overcome her problems and become a tough person. One of the proofs in the novel is when it comes to her early struggle in her difficult situations during her first year of college. The *Trisakti* riot in 1998 makes Merry Riana decides to go abroad to Singapore to continue her study by herself. At that time, she only has ten dollars for a week. She tries to manage her ten dollars. It makes her become a tough person.

Here was how I managed my ten dollars a week budget. One loaf of bread was enough to last a few days. Every morning I would start the day by cooking a pack of instant noodle. If I ran out of instant noodle, I
would simply skip breakfast entirely. I also skipped bottled water to save money. I quenched my first by drinking tap water (pp. 67-70).

From the novel, it shows that Merry Riana can manage her budget and try not to complain. She is a tough person. No one knows about her struggle in NTU Singapore because she does not want to tell anyone. She does not have her family there with her. Furthermore, according to Murphy’s nine ways of characterizing, Merry Riana can be described as a tough person through her experience in the past life. Her difficult moment has formed her characteristic as a tough person. She forced to struggle in the life that teaches her to be strong.

On another occasion, Merry Riana gets a failure at the time she wants to start her business in the multi-level marketing company. The name of the company is Success Forever Company. In fact, this company is an illegal money-making scheme. Unfortunately, Merry Riana has lost her two hundred dollars after the company runs away.

It was hard to forget that bad experience. However, I chose to shift my energy and focus on other ideas to build my own business. I knew that my life would never get any better if all I did was feeling sorry for myself. I had to let it be a part of my history to remind me to watch out and be more careful (p. 133).

This quotation is showing Merry Riana’s Characteristics as a tough person based on direct comment according to Murphy’s theory of characterization. After this failure, Merry Riana feeling is totally defeated and depressed but she tries to be strong and decide not to give up. It states clearly that Merry Riana tries to rebuild her dream and move on from her bad experience.
2. **Hard-working**

The strongest characteristic of Merry Riana is hard-working. Merry Riana can be a tough person because of her hard-work. She realizes that she needs to do something in order to change her life so she tries to get a part-time job during school vacation. On her first day of work for distributing the dating company’s brochures, she spends five hours on her feet and takes home 15 dollars. She spends her time working hard.

When I was distributing the dating company’s brochures, I could take a break whenever I felt tired, but this time I was asked to continue working for eight hours straight every single day. I had to stay longer on my feet and worked non-stop under the scorching sun (p. 108).

Merry Riana has changed her mind about life and she concludes that the harder she works, the more time she needs to put in, and the more money she makes. Another example of her as a hard-working person can be seen when Merry Riana works as a salesperson selling financial products. She is not like ordinary people who will easily give up whenever they feel tired because they cannot achieve their goals.

Every day, for fourteen hours, I walked around the place, running after potential customers, and giving quick presentations. The McDonald’s store in front of the station, on the side of the shopping center, became my personal “office” where people would meet me and listen to me presenting to them in detail about the products I offered them (p. 249).

The quotation above shows that Merry Riana is a hard-worker. She knows how to challenge herself. She will give her best every time she works. Based on Murphy’s theory of characterization (1972), Merry Riana is a hard-working person, as it is proven through the author’s direct comment.
3. **Ambitious**

Merry Riana is described as an optimistic and ambitious person who would do anything to get what she wants. She always tries to motivate herself. The first proof that shows Merry Riana characteristics as an ambitious person is when she wants to meet Anthony Robbins in person and take a picture of him.

“All right, Anthony Robbins, I will prove your words, and I have to believe in the power of my determination right now. At this moment, I dream of meeting you in person and take a picture with you, a request which you very rarely, in fact, almost never, grant anyone at your seminar. I will force you to do so, to come to me and let me take a picture with you. If I fail to make that happens, then perhaps I’m not strong enough to go after all my dreams”.

I squinted a little while keeping my attention riveted on Anthony Robbins’ face that turned all bright with excitement. Suddenly I felt a strong rush of enthusiasm pulling inside me. I closed my eyes for a few seconds and took a deep breath. I knew I had to make a move and prove Anthony Robbins’ words (pp. 165-166).

She wants to prove what Anthony Robbins has said as a motivator in the seminar that Merry Riana joins. Merry Riana becomes so ambitious. She will do anything to get what she wants although there are some bodyguards who stand before Anthony Robbins. Finally, she is able to meet Anthony Robbins and takes a picture with him. Based on Murphy’s theory of characterization (1972), Merry Riana’s characteristic as an ambitious person is described through her speech. She challenges herself and tries to find the opportunity to get what she wants. Merry Riana is an ambitious person. It makes her believe in herself. She prefers to feel excited instead of anxious.

Another proof of Merry Riana characteristic as an ambitious person is when she is working as a salesperson. Despite her bad experience in the past and
her friends’ doubtfulness of her choices to build her own business, Merry Riana keeps on trying everything she can do. The following quotation shows that Merry Riana is an ambitious person.

Alva and I had to go through the same thing. We struggled through our last month of 2002 with enthusiasm; Alva continued to do his research by observing every element of our business. He had created the database system that helped my work significantly. The past two months had given us a good picture of how to achieve our goals. I had to target myself to give at least 20 presentations a day. Based on our observation, out of twenty presentations, at least five potential customers would show their interest in our products. Of these five potential customers, there would be willing to see us again for following-up presentations. Of these three potential customers, one would finally seal the deal (p. 248).

Merry Riana has an optimistic character who believes in herself. She develops herself and becomes more confident than before. She decides to put the target in working so she can give her maximal potential. Her ambition can be seen from her strong will in achieving her goals. The target is 20 presentations a day and she has to work around 14 hours a day to find at least 5 potential customers.

4. Discipline

According to the novel, Merry Riana can achieve her dream because she has strong characteristics. She is very serious and disciplines in working. She can overcome every problem because of her working experiences. It is proven when Merry Riana tries to control herself in being disciplined.

We were so disciplined that you can imagine, late at night while other people were asleep in their beds, I was still on my feet trying to land a customer. That was not madness. That was discipline, determination, and willingness to fight to the end. Alva was right, if I let myself slip once, I would let myself slip again and again in the future. It would lead us further away from our dreams (p. 251).
After committing herself to the target she makes, Merry Riana almost
gives up because she feels so tired but Alva tries to motivate her by telling how
important discipline is in working. From what Alva said to her, it makes her
realize that discipline is one of the key points if she wants to be successful.

B. The Meaning of Self-efficacy in Merry Riana’s Life

This part is for portraying the meaning of self-efficacy in Merry Riana as
the main character of the novel Alberthiene Endah’s Merry Riana: Million Dollar
Dream. The meaning of self-efficacy in Merry Riana’s life is divided into two
parts, those are surface meaning and deeper meaning. In order to understand how
Merry Riana develops her self-efficacy in her life, two theories are used in this
part. The first is the theory of self-efficacy from Bandura. This theory explains the
sources of having a high sense of self-efficacy. These sources help to indicate the
surface meaning of self-efficacy in Merry Riana’s life. The second is the theory of
motivation from Abraham Maslow. This theory explains about the fulfillment of
human needs by Merry Riana. Merry Riana must fulfill her human needs to have
high motivation. It is found that the deeper meaning of Merry Riana’s self-
efficacy lays in the self-actualization.

1. The Surface Meaning

From the characteristics of Merry Riana that are tough, hard-working,
ambitious, and discipline, it can be shown that Merry Riana has a strong character
to succeed. The characteristics itself are the proof that Merry Riana has
capabilities to develop her self-efficacy.
Self-efficacy is the belief in people own ability to succeed in achieving a goal. It is about having the confidence to know that people can do whatever they set their mind to by managing how you think, feel, and behave. Bandura (1997) states that, efficacy beliefs operate as a key factor in a generative system of human competence. Hence, different people with similar skills, or the same person under different circumstances, may perform poorly, adequately, or extraordinarily, depending on the fluctuation in their belief of personal efficacy (p. 79).

Merry Riana is just an ordinary girl who lives in the good family. She never imagines that her life will change significantly. She approaches her life by conquering her own fears and doubt. In 1998 there are Trisakti riots that ruin her life. Her family loses their home, their property and their feeling of safety. Merry Riana almost loses her hope to continue her study in the university. Moreover, her parents do not want to give up. Her struggles to survive begin when her father decides to send Merry Riana abroad for study in Nanyang Technological University (NTU) in Singapore. They choose Singapore because that is a safer place for study than in the critical circumstance in Indonesia. She majors in Electrical and Electronics Engineering (EEE). Merry Riana tries to take an effort to develop her own courage and joy. This is one of the proofs that Merry Riana has self-efficacy.

I tried my best to strengthen myself and to remain positive. My departure to a foreign country without my parents was probably God’s way to prepare me for my own independence. It was a huge challenge for me (p. 39).

She tries so hard to motivate herself because she is going abroad by herself without her family and start her new beginning in Singapore. She does not
have much money in Singapore. She prepares her own supplies from Indonesia such as noodle, rice, and tea. She tries very hard to survive in Singapore with a very limited budget. She already has the student loan, therefore, she does not need to pay for the college but she should pay 40,000 dollars for the student loan after she graduates. Merry Riana tries to tell herself that she can do everything if she has the courage and believe in herself.

I believe everyone has within them a strong sense of pure courage. We have a great strength that we may never know exists in us. In a comfortable or relatively problem-free life, our subconscious mind buries that strength and hides it from our own awareness. When life gives us comfort, we never realize the kind of ability we have within ourselves, something that may blow our minds. This strength and ability wait for the right time to shine, for the perfect moment and that moment usually when a very difficult challenge stands right before our eyes (p. 43).

Merry Riana's self-efficacy appears whenever she tries to survive. The expense in Singapore is high but she only has 10 dollars a week. Merry Riana tries to calm herself down by thinking that she will share her problem with her parents but she realizes that her parents already have their own financial problem at home. Therefore, she has to extremely tighten her belt in order to survive on a budget of ten dollars a week. At that time, Merry Riana needs to survive with ten dollars for a week. She often cooks instant noodles and drinks tap water on her campus to push her budget. She prefers to use her money for buying textbooks. Other people might be so depressed to face this reality in the age of 18th. Moreover, she often survives from starving. Despite her limited budget, she does not want to complain. She decides to focus on her determination and give her best to survive.
Merry Riana wants to work in order to have an income but she does not want to fail in her study. Therefore, she tries to work during school vacation time. At that time, she works in a dating company to distribute brochures. She tries to survive even though her mentality hurts by so many rejections. Then she has the opportunity to work for a higher level job. She tries to work in Laundromat by distributing brochures with a higher payment, working in the flower shops, distributing brochures to the office, and working in a cafe as the waitress.

There are challenges ahead of her road. She never feels satisfied; she knows she can do more than this. She finally knows the power of struggle and survives from working. On the next day, she can improve her income, her ability and her way of thinking. From her experience in working, Merry Riana tries to start her own business by joining "Success Forever" a multilevel marketing (MLM) company with online marketing platform. She has to give two hundred dollars for buying one password. Unfortunately, she gets swindled by that company. She loses her two hundred dollars for buying a password. This failure makes Merry Riana regret everything but again she is trying to be positive and learn from every failure. She sets her goal of life and promises to herself that one day she can achieve her goal.

But my vision for the future was sharp and critical. I wanted to be financially free before I turned thirty because I wanted to have the ability to do so much more for my parents while they were still young.

I am sure that we all have a hidden power inside us that we could turn on any time we want to. What I had gone through had proven that theory. I had the opportunity to experience such incredible power even though at that time I was only a poor student who managed to maneuver her very
limited budget to survive. There was no reason for me to doubt my ability. Why should I settle for less? (pp. 150-151).

Failure is something that people can learn from. Merry Riana is a proof that failure is needed when people want to be successful in life. There is nothing instant if people want to be successful. Life is a choice, either people choose to give up or belief in the ability to achieve the goal. If people believe in their own courage and give an action, there will be nothing impossible.

Merry Riana continues her life by motivating herself. She gets some motivation from Alva and Anthony Robbins. The reason why Merry Riana tries so hard for working is that she wants to pay off her own student loan. However, not all of her steps are successful. She gets some failure again when she wants to start her business. She is surviving in every failure and strengthens herself to believe that she can be successful someday. She opens her new business with Alva that is T-shirt printing but it cannot be a success because of so many competitors. She learns again from this failure that she needs to start a new business with fewer competitors or no competitors. Moreover, she takes a risk to start a new business as a distributor of Tianshi in Singapore. Unfortunately, she fails again. After promoting Tianshi products everywhere, the Tianshi Company rejects to sell their product in Singapore unexpectedly. Merry Riana’s self-efficacy helps her to keep surviving and not to give up easily. She does not want to waste her time by complaining. She often prays and tries to be grateful. She is a person that not easily loses hope. She keeps her hard-working and focuses on something more important.
After recuperating from my disappointment of the business failure, I concentrated on finishing my thesis and getting ready for my tests. Nevertheless, I had not totally dismissed the idea of opening myself to possibilities and opportunities out there despite the trauma left by my experience with *Tianshi* products. I kept strengthening my heart to face a long journey stretched ahead of me (p. 186).

Another failure is when Merry Riana and Alva are joining stock exchange competition and start their stock business in trading. One day, their stock continues to fluctuate with a tendency of dropping. This is not a good improvement and they lose some money in this trading. This time they also fail at stock trading. Merry Riana and Alva look so desperate and terrible. Merry Riana really wants to give up this time. She thinks that she has gone through that entire but in the end, she fails again and again. At that moment, Alva tries to say everything to wake her up that they will not give up just because of the failure. Because of Merry Riana's high sense of self-efficacy, she realizes that she is still young and has a great and powerful energy. Therefore, she tries to fill her heart with a new energy. Despite all her failures, she remains positive and believes that failure is a series of mental tests.

After some experiences, Merry Riana's self-efficacy increases day by day. This time Merry Riana creates her own path to success. At one stage, she finishes her study with a great grade as a Second Upper Honor at NTU. She also proves to herself that she could survive in Singapore by working. Moreover, she chooses to have an engagement with Alva at the same time of her graduation day. They have the same vision for the future. They want to work together and support each other.
After graduation, Merry Riana chooses to try new business as a salesperson in Prudential. She needs to survive again in order to get some customers. She tries so hard by meeting her client door by door and calls them to promote her offers. She also needs to survive in order to get her target to give at least 20 presentations a day. She has to work at least 14 hours a day. She is a very tough and a hard-working person. She already goes through some experiences in working. Because of her experiences, she becomes a strong and independent woman.

All of the hard-working and efforts finally pay off. She finally gets one potential customer who invests one hundred thousand dollars just like her target. She finally becomes a manager in the financial consultant. Merry Riana is not satisfied yet she knows she can do more than this. She continues her struggle to get some potential customers. The next achievement is when Merry Riana is promoted as a Star Club President. She also can pay her student loan by her own saving. She finally can be free of debt and has a good achievement. Merry Riana can make her parents really proud of her. She also takes them to South Korea for holiday. Her dream to make her parents happy already comes true. She can enjoy her success at the young age. She can be financially successful before the age of thirty.

There are some sources that affect Merry Riana to develop her self-efficacy higher. Those are mastery experience, vicarious experience, verbal persuasion, and psychological state.
a. Mastery Experiences

The first and foremost source of self-efficacy is through mastery experience. The experience of success in achieving something can affect someone’s self-efficacy. Merry Riana has some experiences in success. Merry Riana success in working as a waitress, and distributing brochures. She is a very ambitious person who never gives up on what she does. She overcomes her problem even though she has rejected in distribute some brochures but she still focuses on her working. This experience makes her belief in her ability. Another thing that makes her belief in her own ability is when she successfully meets Anthony Robbins in person and takes a picture of him. Anthony Robbins is an international motivator. Merry Riana wants to prove what Anthony Robbins has said in his seminar.

Anthony Robbins raised his voice again. “Don’t be afraid of your dreams. Run after it, move, and you’ll know it’s not impossible to achieve!” (p. 165).

This quotation makes Merry Riana believe in the power of her determination and in the end, she can make it meet Anthony Robbins and take a picture. She runs to the stage and ignores what people think about her. She only focuses on Anthony Robbins. Some of Anthony Robbins' bodyguards are blocking her way and not allowed her to meet Anthony Robbins. Merry Riana keeps on asking and tries harder but the bodyguard says that she will never be able to do that. She keeps on trying and a man appears and says that she can meet Anthony Robbins during the break time.
I squinted a little while keeping my attention riveted on Anthony Robbins’ face that turned all bright with excitement. Suddenly I felt a strong rush of enthusiasm pulling inside me. I closed my eyes for a few seconds and took a deep breath. I knew I had to make a move and prove Anthony Robbins’s words (p. 166).

This experience has strengthened her belief and her courage to take every risk for achieving her goals in life.

b. Vicarious Experiences

The second source of self-efficacy comes from the observation of other people, especially people who are considered as role models. Merry Riana gets inspired by Mr. Kenny who is the owner of the Laundromat. She meets him when she is working. Mr. Kenny is a very kind person because he gives another job for Merry Riana when Merry feels so hopeless. He also tells about his bad experience in the business but he tries every opportunity by opening his own business. At that time, Merry Riana believes that she can be successful as an entrepreneur. It can be shown in the following quotation that Merry Riana gets inspired by Mr. Kenny.

It was an afternoon full of miracles. Mr. Kenny’s stories felt like a trove of treasure. They were so in tune with what I had dreamed of, things I had often had in mind about work, business, et cetera (p. 111).

Merry Riana also gets inspired by Anthony Robbins. Anthony Robbins has successful experience as a motivator. Therefore, Merry Riana follows his path and becomes the number one female motivational speaker in Indonesia and Asia.

c. Verbal Persuasion

Influential people in people’s lives such as parents, teachers, managers or coaches can strengthen their beliefs that they have what it takes to succeed.
Merry Riana loves her parents so much. Her mother often tells Merry Riana to keep on her faith and pray every time.

I remember she told me this, “God will always listen to us whenever we wish to speak to Him…” “Always include God as your partner in your work” (p. 101).

Some of the words from her mother have convinced Merry Riana to believe in God and everything will be beautiful in the right time. Merry Riana also gets some spirit from her partner and her boyfriend, Alva. Alva always companies her through every situation. Alva as a partner who makes Merry Riana believes in everything he said. Alva's words make Merry Riana believes in her strength and determination.

He looked at me earnestly. His gaze pierced into mine. “Sure Ria, why not? Don’t you realize that everything you’ve done at NTU requires special courage? You have every right to dream as high as this building!” “…we can dream of whatever we want to because everything that we dream of May one day comes true”, I held Alva’s hand. I promised myself to do even better than ever! It was a wonderful evening. Every time I look back to that night, I feel as though it had all been orchestrated by God to make me believe in my own dreams and wishes (p. 122-123).

d. Emotional & Physiological States

The state of someone in their mentality can affect their self-efficacy. Stress reaction or tension is interpreted as signs of vulnerability to poor performance whereas positive emotions can boost confidence in skills. Merry Riana has a positive mindset and she never gives up on her life. For example, Merry Riana fails to sell Tianshi product because the Tianshi cooperation does not want to sell their product out of Indonesia. In this situation, Merry Riana stays positive and focuses on the future.
I try hard to think positively on top of everything that had happened. At least it was a precious lesson I could learn from. When I was preparing to cover the market base for Tianshi products, I learned about different ways I could reach the market. I learned that I had the ability to tap into other people’s sympathy in order to get them on board and work with me. Another thing I learned was to never rely on only one hope (p. 185).

Instead of being depressed because of the failure in selling Tianshi product, Merry Riana chooses to learn from their failure. She believes that this failure can increase her ability in communication and make someone interested in her products.

Merry Riana has high self-efficacy that makes her can achieve her success in life. Merry Riana is the proof that self-efficacy is very important as the part of our mental ability in achieving our goal in life. Here are some benefits of having high self-efficacy for surviving in a difficult time.

a. **Overcome Self-doubts**

In 1998, Bandura, Jourden, and Wood concluded, "skills can be easily overruled by self-doubts so that even highly talented individuals make poor use of their capabilities under circumstances that undermine their beliefs in themselves."

In the novel, Merry Riana becomes doubtful when she has to decide to continue her struggle or just give up. Merry Riana feels hesitate about her life. However, she keeps on positive and overcomes self-doubt because of her self-efficacy.

b. **Choice of Behavior**

Merry Riana’s self-efficacy unconsciously has created her characteristics as a hard-working, ambitious, discipline and tough person.
c. **Dare to Face the Problem**

One of the positive things to have high self-efficacy is that we can have the courage to face the problems. Merry Riana keeps on surviving in every situation. She has a financial problem and she has the courage to work and increase her income.

d. **The Desire to Stay on Commitment**

Self-efficacy gives Merry Riana strong willingness to focus on achieving her goal, Merry Riana has the desire to stay on her commitment. She wants to prove what Anthony Robbins said that a strong determination and hardworking will help to achieve the goal.

e. **The Quality of Life**

Before Merry Riana going abroad and staying in Singapore, she lives in a comfortable place but she cannot explore her abilities more. Everything has changed because she has her responsibility for her own life. She lives alone in Singapore. Merry Riana increases her ability in many aspects because of her self-efficacy. After she starts her business successfully, she has a good quality of life. She can live without worry about debt anymore.

From Merry Riana’s experience above and the sources of self-efficacy, it can be concluded that the surface meaning of self-efficacy in Merry Riana’s life is about achieving her dream to be financially free before age thirty. She focuses on her efforts to achieve her dream. It can be found in the novel directly.

But my vision for the future was sharp and critical. I wanted to be financially free before I turned thirty because I wanted to have the ability to do so much more for my parents while they were still young (p. 150).
From those experiences, she makes a decision to be financially free before she turns thirty because she wants to do so much more for her parents and pay her student loan by herself. She works very hard to find a way to get success by becoming an independent entrepreneur.

It can be proved that the surface meaning of Merry Riana's self-efficacy is to be financially free before she turns thirty because her high self-efficacy has helped her to survive in every difficult circumstance. Her life is about surviving. It can be proved from her life experience in her early struggle in Singapore that she needs to manage her money because she has a very low budget. On another occasion, she can survive people's rejection when she is distributing brochures to get more money and get swindled by MLM (Multi-Level Marketing) departure named *Success Forever*. From every failure she gets, she realizes that making money is not an easy thing to do. She needs to survive. That is why Merry Riana wants to be financially free before she turns thirty.

In order to achieve her dream to be financially free before age thirty, she uses her self-efficacy as her way to achieve that. Her self-efficacy helps her to believe in her capabilities. She explores her ability and manages her way of thinking. Every time she fails she thinks positively and finds a way to face the problem.

2. **The Deeper Meaning**

In order to find out the deeper meaning of self-efficacy in Merry Riana's life, the psychological approach used. The psychological approach is explaining the mind and mental of someone that influence their life. Simon Freud as a father
of modern psychology created a structural model of the human mind and behavior. Human behavior is the result of the interactions among three components of the mind: the id, ego, and superego. Related to the characteristics of Merry Riana, she has the three components of human behavior.

Merry Riana has three components of human behavior which takes part of her successful life. The example of the id from Merry Riana is that Merry Riana has a desire to achieve her dream to be financially free before age thirty. The ego from Merry Riana is that Merry Riana needs to know the consequences of having that dream. She needs to work very hard. The superego from Merry Riana is about her contribution to motivate other people after she can achieve her dream. The Sigmund Freud’s psychoanalytic theory is the basic theory to know more about Merry Riana’s psychological.

This part also used the theory of motivation to find out the deeper meaning of self-efficacy. As a human, Merry Riana needs to fulfill the four lowest parts of human needs: starting from physiological needs, safety needs, belongingness and love needs, esteem needs, and self-actualization. Maslow's theories about the hierarchy of needs contribute as the theory remains valid for understanding human motivation. After this needs already fulfill, people will develop completely. Therefore, Merry Riana can develop her self-efficacy as the important part in determining her chances for success. This part elaborates Merry Riana’s need fulfillment according to the novel.
a. Merry Riana’s Physiological Needs

The physiological need is the physical requirements for human survival. Physiological needs are thought that they should be met first such as breathing, food, sleep, excretion, and water.

In *Merry Riana: Million Dollar Dream* novel, Merry Riana lives in the dormitory by herself. She can sleep in the dormitory. She also still can eat instant noodles that she brings from Indonesia. She also drinks tap water on her campus to save more money for buying books.

In order to fulfill her physiological needs, Merry Riana works very hard and get more money. Finally, she can save her money up to two hundred dollars and eats worth of meals.

b. Merry Riana’s Safety Needs

All people also need to be safe. Safety needs manifest themselves in ways such as a preference for job security, grievance procedures for protecting the individual from unilateral authority, savings accounts, and insurance policies.

In the novel, Merry Riana has fulfilled his employment need by working in a company. She has some jobs such as distributing brochures and waitress. She also lives in the dormitory of NTU that is very safe with security.

c. Merry Riana’s Belonging and Love Needs

After physiological and safety needs are fulfilled, the third level of human needs is interpersonal and involves feelings of belongingness. Merry Riana has fulfilled her belonging and love needs. She has support from her family. Her mother always loves her and said to her that she needs to pray every time. Her
father also supports her, not only for her basic financial, she also teaches her to be a strong girl. The special person that always supports her is Alva. He is her partner who always be there for Merry.

My encounter with Alva had proven that everyone needs a partner or a friend to talk to, someone to share our thoughts and keep our spirit flame. (p. 83)

d. Merry Riana’s Esteem Needs

All human need self-respect and feel respected. Esteem needs also encompass achievement. As to Merry Riana, the need of having achievement comes from her experience in life. One of her achievements is she can survive to live alone in Singapore. She also can meet Anthony Robbins in person successfully; she also gets some potential customers for her financial business.

e. Self-actualization

Maslow (1943) describes “this level as the desire to accomplish everything that one can, to become the most that one can be. Individuals may perceive or focus on this need very specifically”. Self-actualization of Merry Riana is mostly revealed from her characteristics. She is able to use her own potential in order to get what she wants. She can explore her potential because she is ambitious and hardworking. The ambitious characteristic helps her to think in a positive way and she has the confidence to know that she can do whatever she set her mind. This characteristic is one of the characteristics of someone who has high self-efficacy. She also becomes a hard-working person and uses her mind to motivate herself. These are the proofs that Merry Riana's self-actualization is dominant in Abraham Maslow's Hierarchy of Needs.
My English had improved significantly. I could speak the language fluently, clearly and with confidence. In addition, I also learned the psychology of each potential customer based on their background and experience. Somehow I managed to find a way to get into the hearts and minds of different people, such as shoe repairmen, fruit sellers, cosmetic sellers, salon owners, housewives, managers, small business entrepreneurs, and big business owners.

We managed to get more and more people interested in our products and make a transaction with us. We gained more customers by the day. I had become stronger and less prone to feeling hurt or rejected. Every day I continuously built my confidence to walk up to people and tell them what I had to offer. The narrow corridor at the train station in Jurong East remained my most fertile operational ground. Every day, for fourteen hours, I walked around the place, running after potential customers, and giving quick presentations (pp. 248-249).

Merry Riana actualizes her potential in speaking English and Mandarin. She also actualizes her potential as an independent entrepreneur. She meets potential customers' day by day and practices her skills. Her self-efficacy helps her to believe in her own ability. She believes that she can improve and develop her ability.

Merry Riana has fulfilled her human needs. She has fulfilled her biological and physiological needs, safety needs, belongingness, esteem needs, and self-actualization. From the hierarchy of needs, the deeper meaning of Merry Riana’s self-efficacy is that Merry Riana’s self-efficacy determines her motivation to achieve her self-actualization. It is proven from the definition of self-efficacy. Self-efficacy determines the motivation to reach self-actualization. Merry Riana has self-efficacy that makes her belief in her own ability to succeed. Therefore, she makes a plan and manages her way of thinking, feels, and behave. By applying self-efficacy, it helps Merry Riana use her potential to find her self-
actualization. After she thinks that she can do it, she gives an action to every problem she has.

In *Merry Riana: Million Dollar Dream* novel, she has successfully shown that her self-efficacy has actualized herself. Merry Riana uses all potential she has. She uses her experience in having a good conversation to deal with the situation; she also uses her speaking ability in English that already improves day by day. She is ready to face what is up ahead. The power of thinking really affects the action she needs to take. From the quotation above, it shows how Merry Riana makes a plan and manages her potential. She uses her experience in speaking fluently. She also learns from every customer to know how to act. She can offer her product by using her potential and keeping on hard-working.

At the end of the story, Merry Riana can achieve her self-actualization. She becomes an independent entrepreneur. It happens because she has a high sense of self-efficacy as a "tool" to achieve her self-actualization. She builds her thoughts to be an optimist and positive. She believes in her potential. She can overcome the problem to achieve her goal and she also knows her own ability clearly. She observes her social cognitive and her environment. Her self-efficacy guides her to be independent. Finally, she can be an independent entrepreneur and has her own business. Before this, she only relies on her parents for her financial.
CHAPTER V

CONCLUSIONS, IMPLICATIONS AND SUGGESTIONS

This chapter consists of three parts which are the conclusions, implications, and suggestions. The first part is to conclude the final answer from the research problem. The second part is the implication for improving motivation to have a strong sense of self-efficacy in learning and teaching process. The last part is suggestions for a future researcher who wants to conduct the researchers on Merry Riana: Million Dollar Dream by Albeirtheine Endah.

A. Conclusion

In short, the meaning of self-efficacy in Merry Riana’s life is shown from her characteristics which are tough, ambitious, hard-working, and discipline. By fulfilling Abraham Maslow's Hierarchy of Needs, people can get motivation more. These are the needs for human motivation. Merry Riana has fulfilled all of the human needs. These are the basic factors that help Merry Riana find her motivation in life. Therefore, she can dig out her potential more.

The specific sources of having high self-efficacy are from her own experience or mastery experience, vicarious experience, verbal persuasion from her parents and Alva, and her own physiological state. These sources already explain previously to give understanding more about Merry Riana’s self-efficacy. From all of the sources mention above, Merry Riana’s journey in surviving for her life is the result of having good characteristics and supports.
The meaning of Merry Riana’s self-efficacy can also be seen from her economy factors. As a young girl who is not ready yet to think about financial management, she really survives in making money and uses it wisely. Her parents also suffer from financial crisis. At that moment, Merry Riana gets many trials and tribulations. Besides that, Merry Riana can explore her ability because she is under pressure of having a low budget. She suffers from financial loss when she gets swindled. However, she can learn something from her experience in surviving. She learns that the mindset can affect the energy she releases when she is faced with a particularly difficult challenge. Those are the reason why self-efficacy is so important. From the analysis, the surface meaning of self-efficacy in Merry Riana’s life is her belief in her innate ability to achieve her goal to be financially free before age thirty. She focuses on her efforts to achieve her dream.

The deeper meaning of Merry Riana’s self-efficacy is that Merry Riana’s self-efficacy determines her motivation to achieve her self-actualization. She develops her ability in speaking English and Mandarin because she believes in her potential. She manages her way of thinking and behaves. The self-efficacy has a big role to help Merry Riana achieve her self-actualization.

*Merry Riana: Million Dollar Dream* novel is a biographical novel that has many benefits for the reader. This book is not only about Merry Riana's life but also a motivational one. The strategy to have a successful career is also mentioned in the book. This book has two versions. The book is written in Indonesian and English. There are no significant differences between the Indonesian version and English version. It is just some of the words in English
still mentioned in Indonesian version. For example, the word concern, check, and failed is does not change in Indonesian word. It just wrote down in italic. Moreover, the language styles from both of the novel are the same.

B. Implications

Literature is a work that has many benefits. It is not just to entertain the reader but it has many values of life that can be applied in the real life. The values can improve their life. They can learn from the experiences in the novels, for example, the variety of cultures, and how to achieve goals with high self-efficacy. We can learn how to develop our self-efficacy and control our lives. Having high self-efficacy also can help us to have feelings, thoughts, and emotions under control.

Self-efficacy is the factor in human development that helps people to be successful. When a person has high self-efficacy, they can face the problem by themselves. A self-efficacy person will have an optimistic life. They will also not easy to give up. The implication of self-efficacy in education is that self-efficacy helps us to set our goal. It also makes people want to give their best effort. Self-efficacy cannot be immediately achieved; some process needs to be passed.

Related to that, the implication of self-efficacy in education is needed. Students nowadays have weak characteristics. It means that students have to learn about life. The struggle in life is not a joke. They must be trained to know how hard the life is. They need to explore their ability. For example, some students give up easily after they failed an exam. This is not good to know that students
cannot afford the best they can do. This is why they need to improve their self-efficacy in their life. They will take every risk without any doubt. They will not give up easily. They believe they can survive in every problem in life by managing their way of thinking.

As the teacher in this modern era, the ability to have a good understanding of self-efficacy can help them to teach enthusiastically. They also can help students find their potential to develop their self-efficacy by giving them good feedback and motivation. Teachers need to teach the students about the importance of self-efficacy. Having a high sense of self-efficacy can help students increase their sense of agency, self-regulation, self-actualization, growth mindset and perseverance.

C. Suggestions

There are many values that can be found in *Merry Riana: Million Dollar Dream* novel. This study focuses on the meaning of self-efficacy in Merry Riana's life. By nurturing young generations about the importance of self-efficacy, by the time they grow up, they can learn to be highly motivated to be a successful person.

*Merry Riana: Million Dollar Dream* novel can be used to be one of the materials in teaching Prose, semester three, for lecturers of ELESP, Sanata Dharma University. The students can learn how to characterize the characters from *Merry Riana: Million Dollar Dream* novel. This novel also has theme, settings, plot, characters, that can be discussed in the class.
There are two suggestions for the future researchers. First, the future researchers are suggested to analyze the Merry Riana’s environmental influence to her self-efficacy. Second, the future researchers can find out about the self-efficacy from the main character in another novel.
REFERENCES


APPENDIX I

BIOGRAPHY OF ALBERTHIENE ENDAH

Alberthiene Endah is a biographer, scriptwriter and novelist. Born on September 16 in Bandung, she started her career by writing for *HIDUP* magazine in 1993. Then, between 1994 and 2004, she worked as an editor of *Femina* magazine. Her experiences in the field of journalism have given her great access to various public figures and she realizes that there is so many success and inspirational stories which people can benefit from.


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More than that, she also writes novels and movie scripts. She is graduated from University of Indonesia and majored in Dutch literature. Alberthiene has produced best-selling novels such as *Monica’s Soulmate*, *Loved by Jo*, *Material Girl*, *Celebrity*, *Jetset Madame*, and a teen series, *Rockin’ girls*. One of her novels, titled, *Don’t Give Me Drugs*, has received a special award from the *National Drugs Unit* and was chosen as the winner of *Adikarya Award 2005* from IKAPI. The novel has been adapted into a feature film titled *Detik Terakhir*, which won an award at Bali Film Festival in 2005. She wrote a colossal musical drama in the same year, directed by Guruh Sukarno Putra, titled *Mahadaya Cinta*. In 2007, her FTV script, *Supermodel*, was nominated for Vidya award. She also actively writes TV series episodes for Indonesian and Malaysian production. In 2009, Alberthiene received in inspirational woman award, *She Can Award*.

As the moment, Alberthiene actively speaks at seminars about writing and has taught at various prestigious universities. She also runs a production house produces TV movies.

APPENDIX II

SUMMARY OF MERRY RIANA: MILLION DOLLAR DREAM

*Merry Riana: Million Dollar Dream* is an inspirational biography novel written by Alberthiene Endah. The story begins in the situation of infamous May 1998 riots in her hometown, Jakarta, Indonesia. Merry's father decides to send her to study abroad in Singapore. Singapore is an option that makes the most sense because it is relatively close, the environment is safe, and has a good education system.

Merry begins to study in college with a major in Electrical and Electronics Engineering (EEE), Nanyang Technological University (NTU) in 1998. Without adequate preparation for study abroad, Merry fails the English test at the Nanyang Technological University. Merry keeps on trying to do this job although without adequate preparation of stock funds. Merry borrows funds from the Government of Singapore. She borrows money from the Bank of Singapore Government scholarships of 40,000 dollars and must be repaid after she graduated from college.

Merry Riana has a limited budget. After she calculates her budget, she only has 10 dollars for a week. Merry can survive in Singapore just by eating instant noodles in the morning, lunch with 2 pieces of bread without butter, join seminars to have a free meal, and drinks from tap water on campus. It happens almost every day in his first year in college. Life forces her to seek outside income.
When she realizes her life does not change even after entering the second year of college, Merry begins building a dream. She starts to distribute brochures on the street, become a flower shopkeeper, and a waitress in the hotel Banquet.

Merry comes into the world of business. She does it because she knows that having a regular job is not enough to fulfill his dream of success at 30 years of age. She tries a variety of business opportunities. She tries her luck with the thesis-making business, MLM business, try to play the stock, which all ended in failure. Merry also tries multilevel marketing but ultimately lost 200 dollars. Merry even lose 10,000 dollars when playing money in the stock business. Merry lose all of their investment. Even so, Merry back up and trying hard to become an entrepreneur.

Merry Riana starts selling sector in financial services. When Merry began her career as a financial adviser, she must grapple with a number of challenges and obstacles. Her parents and friends disagree with Merry's decision to be an entrepreneur.

Merry starts her career as a salesperson. She does not have the experience to be a salesperson. She also cannot speak English and Mandarin fluently. However, one reason that makes Merry unyielding is her young age. Therefore, she feels free and has the courage to take risks. Without feeling too overwhelmed by the possibility of failure or the need to succeed, Merry prefers to focus on the experiences and lessons that she can get during the early phases of her career. She works very hard. She works 14 hours in a day, standing near the MRT station and
the bus stop to offer insurance; even she works till midnight and come home at 2 in the morning.

Finally, she becomes successful as a Financial Consultant who sells financial products such as insurance and banking. In the first six months of her career at Prudential, Merry manages to pay off her debts which amount to 40 thousand dollars in Singapore. Until 2003, Merry is awarded Top New Advisor Award which is coveted by many people who pursue professional financial advisor. In 2004, Merry gets brilliant achievements. She is promoted as a manager. She finally makes her first million dollars at the age of twenty-six years old. Merry becomes a millionaire entrepreneur, bestselling author and famous female motivational speaker in Indonesia.

APPENDIX III

LESSON PLAN

Education Level: University
Study Program: English Language Education Study Program
Subject: Prose
Semester: III
Topic: Review of literary elements (characterization)
Credit: 3 credits
Time Allocation: 3 x 50 minutes

A. Objectives
1. Students are able to characterize the characters from a novel entitled Merry Riana: Million Dollar Dream.
2. Students are able to answer the comprehensive questions.
3. Students can present their analysis work in front of the class.

B. Learning Materials

Reading Skills

The material for this section is a biographical novel entitled Merry Riana: Million Dollar Dream. From the novel, students are expected to analyze the content of the novel and characterize the character from the novel.

C. Learning Media, and Tools

b. Tools: Laptop, LCD, Proyektor
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| Opening | a. Greeting and praying.  
         b. Introducing the new material, a biographical novel entitled *Merry Riana: Million Dollar Dream*. | 10 minutes |
| Main    | a. Students read a biographical novel entitled *Merry Riana: Million Dollar Dream*.  
         b. Students analyse the content of a biographical novel entitled *Merry Riana: Million Dollar Dream*.  
         c. Students do the exercise and characterize the characters based on the novel.  
         d. Students discuss the answers of the exercise with the others.  
         e. Students present their answer in front of the class.  
         f. Students give positive feedback to others. | 55 minutes |
| Closing | a. Students can conclude what they learn from the material.  
         b. Students review their understanding about the material that they have learned. | 10 minutes |