FROM "MARRIAGE IS FRIGHTENING" TO THE READINESS GAP: GEN Z'S MARRIAGE ANXIETY AND THE NORMATIVE RESPONSIVENESS OF ISLAMIC FAMILY LAW IN PEKANBARU

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Abstract
Z generation in the digital era is facing a shift in perceptions of marriage, reflected in the "Marriage is Frightening" discourse circulating on platforms such as TikTok and Instagram. In this study, the term does not denote rejection of marriage but refers to apprehension expressed through postponement, economic concerns, relational uncertainty, and trauma-related considerations. This study aimed to analyze Z generation's perceptions of marriage, identify factors contributing to postponement, and examine their conceptual alignment with Book I of the Compilation of Islamic Law (KHI) as Indonesia's codified Islamic family law. Using a mixed-methods sequential explanatory design, 100 respondents in Pekanbaru were surveyed, followed by thematic analysis and normative legal review. While 78% consider marriage important and 69% intend to marry, 50% report delaying it primarily due to economic factors, alongside partner uncertainty (25%) and trauma (17%). Qualitative findings showed that marriage remains viewed as worship and a meaningful life goal, yet increasingly framed through readiness standards. Normative analysis of Articles 15–18 and 80 of the KHI indicates a conceptual divergence between formal legal validity and the economic and psychological readiness emphasized by respondents. This study highlighted shifting standards of marital readiness and examines their alignment with existing legal provisions.
Keywords: Compilation of Islamic Law, Z generation, Marriage Anxiety, Marital Readiness, Pekanbaru.

Abstrak
Generasi Z di era digital mengalami pergeseran persepsi terhadap perkawinan yang tercermin dalam wacana "Marriage is Frightening" yang beredar di platform seperti TikTok dan Instagram. Dalam penelitian ini, istilah tersebut tidak dimaknai sebagai penolakan terhadap perkawinan, melainkan sebagai bentuk kehati-hatian yang tercermin dalam penundaan, kekhawatiran ekonomi, ketidakpastian relasional, serta pengalaman traumatis. Penelitian ini bertujuan menganalisis persepsi Generasi Z terhadap perkawinan, mengidentifikasi faktor-faktor penundaan, serta mengkaji keselarasan konseptualnya dengan Buku I Kompilasi Hukum Islam (KHI) sebagai hukum keluarga Islam yang terkodifikasi dalam sistem hukum positif Indonesia. Dengan desain mixed-methods sequential explanatory, penelitian ini melibatkan 100 responden di Pekanbaru yang dianalisis melalui statistik deskriptif, analisis tematik, dan telaah normatif. Sebanyak 78% responden memandang perkawinan penting dan 69% berencana menikah, namun 50% menunda terutama karena faktor ekonomi, diikuti ketidakpastian pasangan (25%) dan trauma (17%). Secara kualitatif, perkawinan tetap dipahami sebagai ibadah dan tujuan hidup, namun didekati dengan standar kesiapan yang lebih rasional. Analisis terhadap Pasal 15–18 dan 80 KHI menunjukkan adanya

divergensi konseptual antara validitas formal hukum dan penekanan Generasi Z pada kesiapan ekonomi dan psikologis.
Kata Kunci: *Kompilasi Hukum Islam; Generasi Z; Kecemasan terhadap Perkawinan; Kesiapan Perkawinan; Pekanbaru.*

A. INTRODUCTION

The digital era promotes faster knowledge sharing. and profoundly influences human life.[1] fostering sustainable relationships across social, economic, communication, and educational domains.[2] This transformation does not merely alter technological patterns but also reshapes social interaction, value formation, and the construction of meaning within society. In this context, individuals who grow up and are socialized within the digital ecosystem are more intensively exposed to online narratives and mediated realities.

Z generation, also referred to as the young of the digital generation, is defined as individuals born between 1997 and 2012,[3] As the first generation to mature entirely within the digital environment, Z generation exhibits exceptionally high social media use, making it the primary source of news and social reference.[4] This strong reliance on digital platforms positions them as the social group most significantly influenced by contemporary online discourses, including narratives surrounding marriage.

The Indonesia Gen Z Report by the IDN Research Institute and Advisia indicates that 73% of respondents rely on social media for information, followed

[1]Pratama, Chici Rima Putri, Nor Balkish Zakaria, Heri Junaidi, Oki Sania Riski, Anggun Widya Pratiwi, dan Ananda Putra Astaman. "Sharia Technopreneurship: MSME Growth and Gen Z Income in Palembang's Digital Era." International Journal of Islamic Business and Economics (IJIBEC) 9, no. 1 (2025): 25–35. https://doi.org/10.28918/ijibec.v9i1.10169

[2]Triyanto, "Peluang Dan Tantangan Pendidikan Karakter Di Era Digital," *Jurnal Civics: Media Kajian Kewarganegaraan* 17, no. 2 (October 27, 2020): 175–84, https://doi.org/10.21831/jc.v17i2.35476.

[3]Dameria Siregar, Siregar, Lina Dameria, Wita Farla WK, dan Siti Herlinda. "The Z generation Phenomenon and Its Implications in the Workforce." Jurnal Ekonomi 12, no. 4 (2023): 533–540. http://ejournal.seaninstitute.or.id/index.php/Ekonomi.

[4]Sveningsson, Malin."'It's Only a Pastime, Really': Young People's Experiences of Social Media as a Source of News about Public Affairs." Social Media + Society 1, no. 2 (2015): 1–11. https://doi.org/10.1177/2056305115604855

by other digital media (19%), while traditional outlets - print (7%), television (1%), and radio (0%) - are increasingly abandoned.[5]

The study conducted by Meutia Az-Zahra Aziz et al. indicates that 67% of respondents reported very frequent social media use, spending an average of 5 to 6 hours per day in digital environments. Although specific platforms were not identified, the findings underscore the high intensity of online engagement among young people.[6]

Digital platforms have become important venues for the circulation of societal narratives, including the discourse of "Marriage is Frightening." This discourse frames marriage as a source of fear and uncertainty. Z generation's intensive interaction with digital platforms increases their exposure to such narratives. Previous studies indicate that this discourse reflects a growing gap between the idealized meaning of marriage and its lived realities.[7]

The "marriage is frightening" trend has shifted the meaning of marriage, which was traditionally regarded as a phase of maturity and happiness, into a stage perceived as full of considerations, risks, and fears about the future. This shift is further supported by marriage statistics in Indonesia, which show a decline from 1,968,978 in 2019 to 1,478,302 in 2022.[8] Moreover, national marriage statistics in Indonesia indicate a significant decline in the number of registered marriages over recent years, suggesting a broader transformation in attitudes toward marriage. Rather than merely reflecting demographic change, this decline also suggests shifting socio-economic priorities and perceptions of

[5]IDN Research Institute and Advisia, Indonesia Gen Z Report 2024: Understanding and Uncovering the Behavior, Challenges, and Opportunities (Jakarta: IDN Research Institute, 2024), https://cdn.idntimes.com/content-documents/indonesia-gen-z-report-2024.pdf

[6]Meutia Az Zahra Aziz et al., "Strategi Menciptakan Generasi Beretika Di Era Digital," *Jurnal Ilmiah Pendidikan Teknik Dan Kejuruan* 18, no. 1 (January 31, 2025): 115, https://doi.org/10.20961/jiptek.v18i1.88336.

[7]Kania Dewi Tirta and Sinta Nur Arifin, "Studi Fenomenologi : Marriage Is Frightening Pada Generasi Z," *TERAPUTIK: Jurnal Bimbingan Dan Konseling* 8, no. 3 (February 20, 2025): 12–20, https://doi.org/10.26539/teraputik.833675.

[8]Himawan, Karel Karsten, dan Edwin Adrianta Surijah. "Shifting the Privilege of Marriage: Empowering Voluntary Agency of the Individual's Marriage Decision in Indonesia." Dalam The Palgrave Handbook of Global Social Change, disunting oleh S. M. Fitzpatrick dan J. H. Turner. Cham: Palgrave Macmillan, 2022. https://doi.org/10.1007/978-3-030-87624-1_95.

marital readiness. However, studies in Muslim communities show that marriage continues to be shaped by religious values and family involvement. Research in the Kerinci Muslim community, for example, finds that marital stability is sustained through shared religious values, communication, mutual respect, and family support, while individuals still negotiate their agency within these social and religious frameworks. [9]

The phenomenon of Z generation has previously been examined in the Indonesia Gen Z Report 2024 on Marriage and Family, which found that the majority of Z generation members are currently unmarried (62%), while only 2% reported being married. Notably, 36% expressed an intention to marry in the future, suggesting that the discourse of "Marriage is Frightening" does not necessarily indicate a rejection of marriage. Rather, it may reflect hesitation, anxiety, or the postponement of marriage due to heightened standards of economic and psychological readiness. In this study, the "Marriage is Frightening" discourse refers to apprehension toward marriage characterized by concerns over financial stability, emotional preparedness, and long-term commitment.

The increasing negative perception of marriage among Z generation has emerged as a social issue attracting the attention of academics, legal practitioners, and the general public.[10] The phrase "marriage is frightening," frequently circulated through user-generated content on platforms such as TikTok and Instagram, reflects anxieties related to economic pressure, relational instability, and rising divorce rates. These concerns primarily center on economic and psychological readiness. In contrast, Book I of the Compilation of Islamic Law (KHI) predominantly regulates the formal pillars and legal conditions of marriage, including age requirements, consent, and administrative validity. This

[9]Purwanto, J., Yul, W., Afridawati, A., Efyanti, Y., & Rahmatullah, P. (2024). Negotiating women's agency in marriage choice: A case study of Muslim society in Kerinci. Al-Qisthu: Jurnal Kajian Ilmu-Ilmu Hukum, 22(2), 176–192. https://doi.org/10.32694/qst.v22i2.5013

[10]Nabilla, Putri, dan Suci Ramadhona."Gen Z's Perception of Marriage and the Reasons Behind It: Waithood Case Study in Subdistrict Hero, North Binjai District, Binjai City." Fox Justi: Jurnal Ilmu Hukum 15, no. 3 (2025): 839–844. https://doi.org/10.58471/justi.v15i03

divergence indicates a conceptual gap between legal validity and substantive readiness, thereby raising questions about how far KHI addresses contemporary generational concerns.

Several studies showed that the "Marriage is Frightening" phenomenon among Z generation is driven by psychological anxiety, future uncertainty, and the pursuit of life balance, shaping attitudes toward long term marital commitment.[11] However, existing studies predominantly examine the phenomenon from either socio-psychological or cultural perspectives, with limited attention to its engagement with formal legal frameworks. This study addresses that limitation by systematically examining how these generational concerns relate to the normative provisions of Book I of the Compilation of Islamic Law (KHI), particularly Articles 15–17, thus establishing the discourse within a framework of legal and empirical analysis[12] Moreover, quarter life crisis among unmarried early adults intensifies psychological unpreparedness and fear of marital roles.[13] while reflecting a paradigm shift that weakens the normative assumptions of the Marriage Law amid declining marriage rates and regulatory limitations.[14] Although Islamic law and Indonesian positive law have addressed this issue through an emphasis on marriage readiness, premarital education, and legal protection.[15] Research integrating Z generation's perceptions with the regulatory framework of Book I of the Compilation of Islamic Law (KHI) remains

[11]Prasetia, I Nyoman Dede Diva, I Putu Dharmawan Pradhana, Putu Irma Yunita, dan I. A. Oka Martini. "Dilema Psikologis dan Kecemasan Karier Generasi Z dalam Pusaran Job Hopping: Sebuah Analisis Fenomenologis untuk Strategi Retensi Berbasis Kesejahteraan." eCo-Buss: Economics and Business 8, no. 2 (2025): 1609–1627. https://doi.org/10.32877/eb.v8i2.3411

[12]Lutfi, Farhan. "Krisis Kesiapan Nikah Gen Z dalam Narasi 'Marriage Is Frightening': Relevansi Hukum Keluarga Islam di Era Digital." Syakhshiyyah: Jurnal Hukum Keluarga Islam 5, no. 1 (2025): 139–156. https://doi.org/10.32332/j585j338

[13]Rianawati A. P., Margaretha, Farika Chandrasari, dan Nisrina Nazih Ma'rufah. "Pengalaman Quarter Life Crisis pada Wanita Dewasa Awal Belum Menikah." Jurnal Psikologi Mandiri: Jurnal Psikologi STIPSI 27 : 27–40.

[14]Faishol, Imam. "Fenomena Marriage Is Frightening: Tantangan Kontemporer terhadap Implementasi UU Perkawinan di Indonesia." Al-Usroh: Jurnal Hukum Keluarga Islam 3, no. 2 (2025): 67–78. https://jurnal.staiskutim.ac.id/index.php/Al-Usroh/article/view/813

[15]Olviyani, Gita, Indah Pramitha Sari, Rif'al Fauzi Ys., Dani Devito, dan Victor Pratama M. Putra. "Fenomena Marriage Is Frightening di Kalangan Generasi Z: Tinjauan Hukum Islam dan Hukum Positif di Indonesia." Al-Ahwal Al-Syakhsiyyah: Jurnal Hukum Keluarga dan Peradilan Islam 6, no. 2 (2025): 128–144. https://doi.org/10.15575/as.v10i2.48333

limited. Accordingly, this study bridges socio-empirical analysis and normative legal inquiry to assess marriage postponement and to examine how KHI as a codified form of Islamic family law within Indonesia's positive legal system addresses contemporary concerns related to economic and psychological readiness in the digital age.

This study employed a sequential explanatory mixed methods design to examine Z generation's perspectives on the "Marriage is Frightening" phenomenon in relation to Book I of the Compilation of Islamic Law (KHI), treated as Indonesia's codified Islamic family law within the national legal system. The quantitative phase identified dominant trends in marriage perceptions and factors contributing to marriage postponement, particularly economic and psychological readiness. These results consequently suggested that informed the qualitative thematic analysis of open ended responses to explore the meanings underlying respondents' perspectives.

Data were collected between March and May 2025 through a questionnaire combining closed and open ended items. The study involved 100 Z generation respondents (aged 19–28) in Pekanbaru, selected purposively due to the city's urban and digitally connected context. The number of participants was sufficient to generate meaningful descriptive statistics while allowing in depth qualitative analysis. Ethical principles were ensured through informed consent, voluntary participation, anonymity, and confidentiality.

The survey instrument was designed to measure demographic characteristics, marriage intentions, perceived ideal marriage age, and factors influencing marriage postponement. Most closed-ended items employed categorical response options, while selected perception items used a five-point Likert scale ranging from "not important" to "very important." Content validity was established through expert review by two scholars in Islamic family law and social research methodology to ensure clarity and conceptual alignment with the research objectives. As the instrument primarily consisted of single-item

categorical measures rather than multi-item psychometric scales, internal consistency reliability (e.g., Cronbach's alpha) was not deemed applicable.

The 100 respondents was determined to provide sufficient descriptive representation for identifying dominant patterns within the targeted urban Z generation population while remaining proportionate to the study's exploratory and mixed-methods design.

This study is designed to, the "Marriage is Frightening" discourse is defined as a socio digital narrative characterized by apprehension toward marriage, expressed through economic concerns, psychological unpreparedness, and fear of relational instability, rather than explicit rejection of the institution itself. The mixed methods socio legal framework provides a means of examining empirical realities alongside the normative foundations of Islamic family law, thereby offering a contextual interpretation of marital readiness among Z generation.

B. FINDINGS AND DISCUSSION

1. Integrated Descriptive Analysis of Survey Findings: Quantitative Patterns and Qualitative Themes

1.1 Descriptive Statistical Analysis

Based on the results of the questionnaire survey with closed ended questions analyzed by using SPSS, the factors contributing to the emergence of of the "Marriage is Frightening" discourse among unmarried members of Z generation in Pekanbaru were identified. The instrument measured demographic characteristics, marriage intentions, perceived importance of marriage (using Likert scale) and categorical factors influencing marriage postponement, such as economic concerns, relational uncertainty, and trauma-related experiences. Content validity was reviewed by experts in Islamic family law and social research to ensure conceptual alignment between the empirical variables and the normative framework of Islamic family law discussed in this study. As most items consisted of single indicator or categorical measures, internal consistency reliability (e.g., Cronbach's alpha) was not considered applicable. The selected

sample of 100 respondents was adequate for identifying major empirical patterns within the data within the exploratory mixed methods design of this research.

1) Gender

Table 1. *Gender Respondents*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	39	39.0	39.0	39.0
	Female	61	61.0	61.0	100.0
	Total	100	100.0	100.0	

Female respondents consisted of 61% of the sample, while male respondents accounted for 39%. This distribution reflected the composition of survey participation rather than a gender-based analytical comparison, as the study did not aim to examine gender differences in perceptions of marriage. The predominance of female respondents (61%) suggests that women's participation in this study was higher than men's. This finding can be interpreted as reflecting the greater contribution of women from Z generation in Pekanbaru to the survey on the "Marriage is Frightening" phenomenon. The predominance of female respondents (61%) reflected the composition of the sample rather than an empirically tested difference in levels of concern. Since this study did not include a comparative gender analysis, there is any conclusion can be drawn regarding differential attention to marital issues between male and female respondents. The dominance of female respondents also indicated that women's perceptions are likely to have a stronger influence on the study's results regarding the fear of marriage trend.

2) Employment Status

Table 2. *Employment Status Respondents*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	5	5.0	5.0	5.0
	Student	23	23.0	23.0	28.0
	Employed	72	72.0	72.0	100.0

	Total	100	100.0	100.0	

Most respondents were already employed at (72%), while 23% were students and 5% were unemployed. The predominance of employed participants suggests that economic considerations and career stability may play a significant role in shaping perceptions of marital readiness among Z generation. The largest proportion of respondents was employed, accounting for more than two thirds of the research population. The pie chart visualization reinforces this dominance the student group ranked second with nearly one fourth of the total, while the unemployed group represented only a small fraction. These findings indicated the majority of Z generation in Pekanbaru who participated in this study have already entered the workforce. This condition may influence their perceptions of marriage, as employed individuals tend to prioritize economic and career stability, making financial considerations a dominant factor in marital readines, which, in turn, reinforce the perception of marriage as a financial burden the "Marriage is Frightening" narrative.

3) Marital Status

Table 3. *Marital Status Respondents*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	92	92.0	92.0	92.0
	Married	8	8.0	8.0	100.0
	Total	100	100.0	100.0	

The sample was dominated by unmarried respondents (92%), indicating that the study primarily captures pre-marital perceptions of Z generation regarding marriage and marital readiness. The predominance of the unmarried group indicates that the majority of Z generation in Pekanbaru are still in the pre-marital phase. This condition reinforces the relevance of this study regarding the "Marriage is Frightening" trend, as perceptions and doubts about marriage are primarily experienced These financial anxieties are mostly experienced by those still considering a long-term commitment and are more likely to arise among.

4) Future Marriage Plans

Table 4. *Respondents' Views on Marriage Plans*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	8	8.0	8.0	8.0
	Unsure/Do not know	23	23.0	23.0	31.0
	Yes	69	69.0	69.0	100.0
	Total	100	100.0	100.0	

Despite the fact that the majority of respondents (69%) expressed intentions to marry, a considerable proportion remained uncertain (23%) or indicated no intention to marry (8%). This pattern suggested that marriage continues to be valued, yet increasing hesitation reflects emerging concerns regarding economic and psychological readiness. These findings indicated that although the majority of Z generation continue to view marriage as part of their life plans, a significant proportion remain hesitant or even opposed to the idea. Rather than indicating anti marriage sentiment, these patterns reflect apprehension expressed through postponement, economic constraints, relational uncertainty, and trauma related concerns dimensions that operationally define the "Marriage is Frightening" discourse in this study, in which uncertainty and doubt emerge as critical factors contributing to the postponement or avoidance of marriage.

5) The Meaning of Marriage

Table 5. *Respondents' Perception of the Importance of Marriage*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Important	1	1.0	1.0	1.0
	Neutral	21	21.0	21.0	22.0
	Important	41	41.0	41.0	63.0
	Very Important	37	37.0	37.0	100.0
	Total	100	100.0	100.0	

A strong majority of respondents (78%) showed marriage important or very important. This finding indicated that the "Marriage is Frightening" discourse does not necessarily reflect rejection of marriage but rather a cautious orientation toward marital commitment. These findings indicated that Z generation in Pekanbaru continues to regard marriage as a meaningful life institution, although ambivalence persists, reflected in lingering doubts and neutral attitudes. This ambivalence aligns with the "Marriage is Frightening" phenomenon, in which positive perceptions of marriage coexist with anxiety and uncertainty about entering it.

6) Ideal Age for Marriage

Table 6. *Respondents' Perception of the Ideal Age for Marriage*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No ideal age / No need to marry	13	13.0	13.0	13.0
	>35 years	1	1.0	1.0	14.0
	30-34 years	4	4.0	4.0	18.0
	25 - 29 years	65	65.0	65.0	83.0
	< 25 years	17	17.0	17.0	100.0
	Total	100	100.0	100.0	

Most respondents (65%) identified the age range of 25–29 years as the ideal period for marriage, suggesting that Z generation associates marital readiness with a stage of economic stability and personal maturity. This finding suggested that within the age range of Z generation (born between 1997 and 2012, currently 13–28 years old), the ages of 25–28 are perceived as the most mature and appropriate period for marriage. This finding also supports the results reported by Icha Herawati et al. (2023), who reported that the perceptual ideal age for marriage is 27 or 28 years.[16]

[16]Herawati et al., "A Qualitative Study: Exploring Marital Readiness among Z generation."

7) Factors Contributing to the Postponement of Marriage

Table 7. *Respondents' Perception of Factors Contributing to the Postponement of Marriage*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other Reasons	6	6.0	6.0	6.0
	Not finding the right partner	25	25.0	25.0	31.0
	Fear of losing personal freedom	2	2.0	2.0	33.0
	Trauma from personal or others' experiences	17	17.0	17.0	50.0
	Economic factors (career focus or fear of household financial burdens)	50	50.0	50.0	100.0
	Total	100	100.0	100.0	

Financial factors were identified as the dominant factor in marriage postponement (50%), followed by partner uncertainty (25%) and relational trauma (17%). These findings highlighted that marital decision-making among Z generation is increasingly framed through economic security and psychological readiness. The dominance of economic factors underscores that financial stability serves as the primary consideration for Z generation before deciding to marry. At the same time, emotional factors such as trauma and uncertainty regarding a partner also contribute significantly. These findings reinforce the relevance of the "Marriage is Frightening" phenomenon, in which economic and psychological aspects emerge as the main barriers to marital readiness.

1.2 Descriptive Qualitative Analysis

Qualitative responses were analyzed using a thematic coding procedure supported by NVivo 12. The study began its analysis by open coding to identify recurrent keywords and expressions related to perceptions of marriage, postponement factors, and marital readiness. These initial codes were then grouped into broader thematic categories, such as economic readiness, psychological concerns, relational uncertainty, and marriage as worship. To

enhance credibility, the coding structure was reviewed iteratively, and themes were refined through constant comparison between raw responses and emerging categories. The analytic process was documented within NVivo through node classification and memo-writing, providing a transparent audit trail linking empirical excerpts to thematic conclusions.

Based on the results of the questionnaire survey (open ended questions) which were subsequently processed using coding techniques with the assistance of NVivo 12, the research findings from 100 Z generation respondents in Pekanbaru can be concluded as follows:

1) Analysis of the Meaning of Marriage

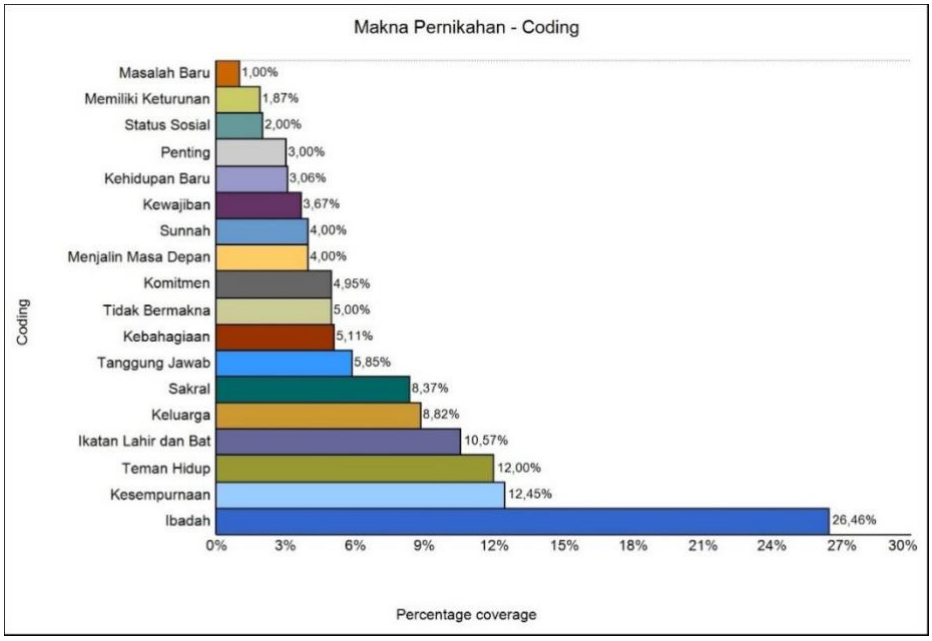
The qualitative responses were analyzed using NVivo 12 through a systematic thematic coding process rather than relying solely on word frequency visualization. Initial open coding was conducted to identify recurring expressions related to marriage, readiness, and postponement. These codes were then grouped into thematic categories, including marriage as worship, economic readiness, and relational concerns. While the word cloud (Figure 8) provided a preliminary overview of dominant terms, the primary analysis was grounded in coded excerpts and iterative comparison of responses. The coding structure, node development, and analytic memos were documented within NVivo to ensure transparency and traceability between raw data and thematic conclusions.

Figure 8. *Word Cloud Representing Perceptions of Marriage*



The dominance of the word “marriage” indicated that this issue remains a central concern for respondents, although it is often perceived with ambivalence both as a form of commitment and as a source of anxiety. The word cloud served as an initial representation of labeling or coding, which was subsequently organized into thematic categories within the NVivo 12 nodes menu, aligned with the research focus and questions. Thematic analysis of views on marriage, derived from responses of 100 Z generation participants in Pekanbaru, is illustrated in Figure 9, where the word “*worship*” *(ibadah)* emerged as the most dominant response. The appearance of the word “worship” reflects the presence of religious awareness among Z generation, indicating that marriage is viewed as part of religious teachings and the completion of worship.

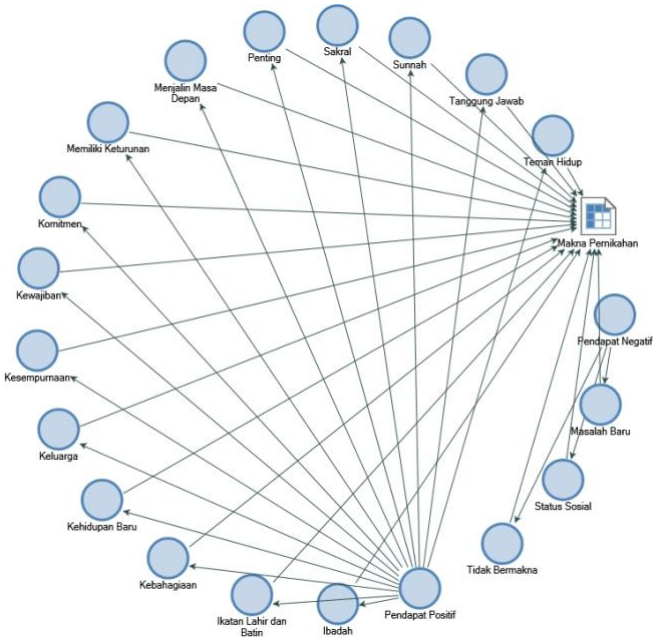
Figure 9. *Thematic Findings From The Coding of Marriage’s Meaning*



As a result, the researchers presented the data through a project map, as shown in Figure 10. The project map was constructed from themes generated during the coding process to further explore the data. The project map revealed that the majority of respondents expressed positive views regarding the meaning of marriage. These results reinforce the findings of Melina et al. (2024), who observed that, in general, Z generation perceives marriage positively as a lifelong partnership, a union with shared goals between husband and wife, and a long

journey of worship, particularly in the sight of Allah SWT[17]. Therefore, the word cloud analysis indicated that although the "Marriage is Frightening" narrative exists, Z generation continues to perceive marriage within a normative religious and social framework, albeit with various associated risk considerations.

Figure 10. *Project Map : Exploring The Meaning of Marriage*



2) Analysis of Social Perceptions Toward the Decision Not to Marry

The word cloud created using NVivo 12 (Figure 11) provided an initial overview of frequently occurring terms in responses concerning social perceptions of individuals who choose not to marry. However, the analysis was not limited to word frequency. The prominence of terms such as "marry," "individual," and "choice" was further examined through thematic coding. Contextual analysis of the responses indicates that many participants framed the decision not to marry as a personal and autonomous life choice rather than a socially deviant act. For example, one respondent stated, "It is each person's right to decide whether or not to marry," while another noted, "Marriage should not be forced if someone is not ready." These excerpts suggested that the discourse

[17] Melina Lestari et al., "Bagaimana Fenomena 'Marriage Is Frightening' Dalam Pandangan Perempuan Generasi Z?," *JURNAL BIMBINGAN DAN KONSELING AR-RAHMAN* 10, no. 2 (December 27, 2024): 278–91, https://doi.org/10.31602/jbkr.v10i2.17187.

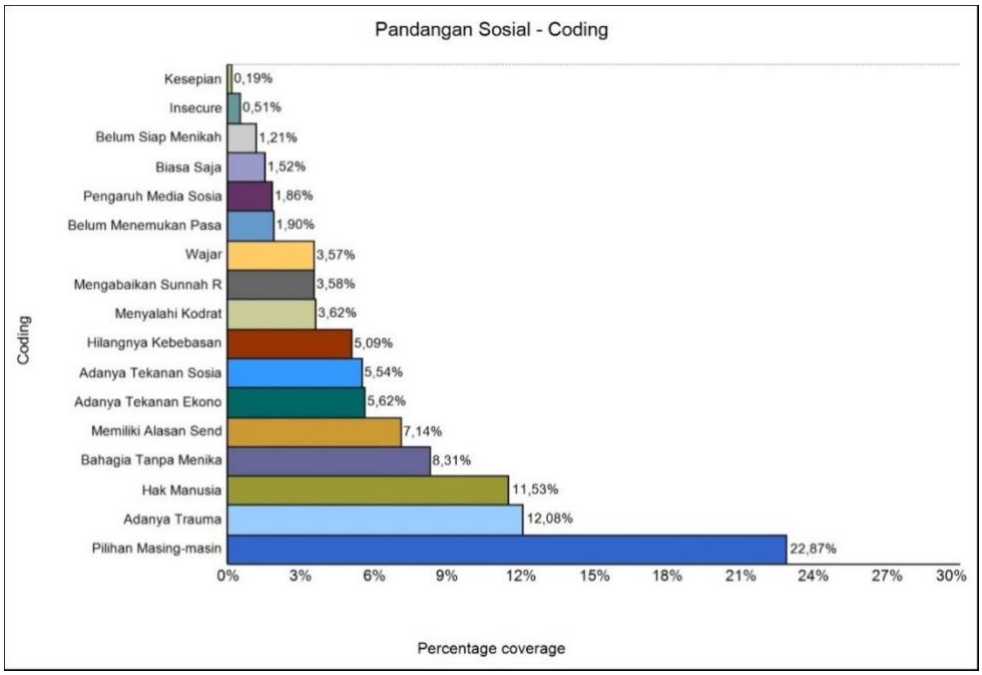
surrounding marriage is increasingly shaped by individual agency and readiness considerations, rather than by conventional social expectations.

Figure 11. *Word Cloud Depicting Respondents' Social Perceptions of Individuals Choosing Not to Marry*



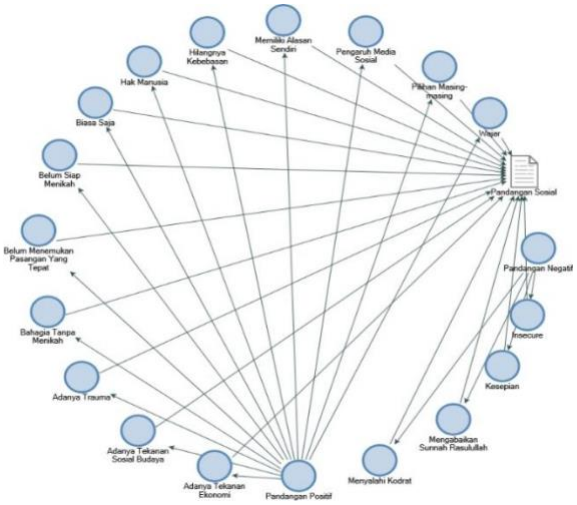
The thematic analysis of social perceptions, drawn from responses from 100 Z generation participants in Pekanbaru, is illustrated in Figure 12, where the phrase "individual choice" (pilihan masing-masing) dominated respondents' views on those who choose not to marry. This finding indicated that the concept of individual choice is a central aspect of respondents' social perceptions concerning the decision not to marry.

***Figure 12**. Thematic Findings From Respondents' Coding on Social Perceptions*



Furthermore, the results of the project map, as shown in Figure 13, reveal that the majority of respondents expressed positive views toward individuals who choose not to marry. This suggests that Z generation in Pekanbaru does not attach significant negative stigma to such decisions.

***Figure 13.** Project Map : Social Perceptions of Respondents*



T his observation differs from the general tendency in Indonesia, where individuals who reach the socially perceived appropriate age for marriage but

remain unmarried often face negative stigma from their social environment.[18] Such a contrast highlights a paradigm shift among Z generation, who place greater emphasis on personal freedom and respect for individual life choices. Based on the descriptive quantitative and qualitative analyses of 100 respondents, it was found that the majority of Z generation in Pekanbaru remain unmarried despite being at an age considered mature for marriage. Female respondents outnumbered males, and most were already employed. Although perspectives have changed, marriage continues to be an important institution and the majority of respondents continue to include it in their future life plans.

The main reasons for delaying marriage include economic considerations, such as focusing on career development and concerns over household responsibilities, as well as personal factors, such as not having found a suitable partner or the fear of making the wrong choice. Consequently, the decision not to marry is increasingly accepted as an individual's right to choose and is no longer subjected to significant social pressure or judgment among contemporary generations.

2. The Readiness Paradox: Pro-Marriage Attitudes and the Drivers of Postponement

The survey results revealed a paradoxical pattern in Z generation's attitudes toward marriage in Pekanbaru. Although a strong majority of respondents consider marriage important (78%) and intend to marry in the future (69%), half of them reported postponing marriage. Economic concerns emerged as the dominant factor (50%), followed by uncertainty in finding a suitable partner (25%) and trauma related to personal or observed relationship experiences (17%).

These findings indicated that the "Marriage is Frightening" discourse does not necessarily represent a rejection of marriage. Rather, it reflects a recalibration of marital readiness standards among Z generation, where

[18]Luthfi Anjar jati Pratama and Achmad Mujab Masykur, "Interpretative Phenomenological Analysis Tentang Pengalaman Wanita Dewasa Madya Yang Masih Melajang," *Jurnal EMPATI* 7, no. 2 (June 30, 2018): 351–60, https://doi.org/10.14710/empati.2018.21707.

economic security and emotional preparedness are perceived as prerequisites for entering marriage.

The qualitative analysis confirmed this interpretation. Thematic coding of open-ended responses shows that marriage continues to be perceived as a form of worship and a meaningful life goal. However, respondents progressively frame marriage as a rational life decision requiring adequate preparation. Economic stability, emotional maturity, and relational certainty emerged as dominant themes in respondents' narratives.

This shift illustrated a broader transformation in the meaning of marital readiness among younger generations. While marriage retains its normative and religious significance, the decision to marry is increasingly conditioned by individual assessments of preparedness rather than solely by cultural expectations or social timelines.

3. Normative Misalignment and the Responsiveness of the KHI: From Formal Validity to Readiness Indicators

The empirical emphasis on economic and psychological readiness highlights a conceptual tension between contemporary generational perspectives and the normative framework of Islamic family law in Indonesia. Book I of the Compilation of Islamic Law (KHI) primarily regulates the formal pillars and legal requirements of marriage, including age limits, consent, and administrative validity. It also outlines general marital objectives and obligations, such as the duty of maintenance.

Although the legal framework does not explicitly articulate concrete indicators of economic or psychological readiness prior to marriage. This gap becomes particularly visible when juxtaposed with the empirical findings of this study, in which financial stability and emotional preparedness are consistently emphasized by respondents as prerequisites for marriage.

The significant influence of economic factors among respondents invites renewed reflection on the interpretation of maintenance obligations within the KHI framework. Although Article 80 regulates the husband's responsibility to

provide financial support, the provision does not specify measurable standards of economic preparedness prior to marriage. Similarly, psychological readiness—frequently associated with the realization of sakinah, mawaddah, and rahmah—is not explicitly operationalized within the regulatory framework.

This situation does not necessarily indicate a deficiency within Islamic family law itself, but rather reveals a conceptual misalignment between formal legal validity and contemporary socio-empirical constructions of marital readiness. From this perspective, the challenge lies not in altering the normative foundations of Islamic family law, but in strengthening interpretative frameworks that can respond more effectively to evolving social realities.

C. CONCLUSION

The analysis of responses from 100 Generation Z participants in Pekanbaru indicates this study suggested that the "Marriage is Frightening" discourse reflects a meaningful shift in how marital readiness is understood rather than an outright rejection of marriage. While marriage remains widely perceived as important and part of future life plans, many respondents report postponement, particularly due to economic and psychological considerations. These findings indicated a recalibration of readiness standards, in which financial stability and emotional preparedness are emphasized prior to entering marriage. The normative analysis revealeds a clear mismatch between these practical readiness anxieties and the formal legal provisions in Book I of the Compilation of Islamic Law (KHI), which primarily regulates validity requirements and general obligations. However, this divergence should be understood as a question of conceptual alignment rather than as evidence of legal inadequacy. This study is limited by its contextual sample and descriptive scope. Future research may further examine how indicators of economic and psychological readiness can be conceptualized within Islamic family law discourse, as well as explore comparative settings to assess whether similar patterns emerge across different regions.

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