

FROM “MARRIAGE IS SCARY” TO THE READINESS GAP: GEN Z’S MARRIAGE ANXIETY AND THE NORMATIVE RESPONSIVENESS OF ISLAMIC FAMILY LAW IN PEKANBARU

Devita Anggraini¹, Widiya Yul²

^{1,2} Institut Agama Islam Negeri Kerinci

Email: devitaanggraini11@gmail.com

Abstract

Generation Z in the digital era is experiencing a shift in perceptions of marriage, reflected in the “Marriage is Scary” 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 aims to analyze Generation Z’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 show 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 highlights shifting standards of marital readiness and examines their alignment with existing legal provisions.

Keywords: Compilation of Islamic Law, Generation Z, Marriage Anxiety, Marital Readiness, Pekanbaru

Abstrak

Generasi Z di era digital mengalami pergeseran persepsi terhadap perkawinan yang tercermin dalam wacana “Marriage is Scary” 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 accelerates knowledge circulation 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.

Generation Z, also referred to as the young generation or the digital generation, is defined as individuals born between 1997 and 2012,³ As the first generation to mature entirely within the digital environment, Generation Z 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

¹Pratama, 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>

²Triyanto, "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>.

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

⁴Sveningsson, 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

Social media has become a central arena for the circulation of social narratives, including the discourse of “Marriage is Scary.” This discourse frames marriage as a source of fear and uncertainty. Generation Z’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 scary” 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

⁵IDN 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>

⁶Meutia 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>.

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

⁸Himawan, 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 Generation Z has previously been examined in the Indonesia Gen Z Report 2024 on Marriage and Family, which found that the majority of Generation Z 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 Scary” 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 Scary” discourse refers to apprehension toward marriage characterized by concerns over financial stability, emotional preparedness, and long-term commitment.

The growing negative perception of marriage among Generation Z has emerged as a social issue attracting the attention of academics, legal practitioners, and the general public.¹⁰ The phrase “marriage is scary,” 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 divergence indicates a conceptual gap between legal validity and

⁹Purwanto, 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>

¹⁰Nabilla, 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>

substantive readiness, thereby raising questions about how far KHI addresses contemporary generational concerns.

Several studies show that the “Marriage is Scary” phenomenon among Generation Z 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, thereby situating the discourse within a legal-empirical analytical framework.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 Generation Z’s perceptions with the regulatory framework of Book I of the Compilation of Islamic Law (KHI) remains limited. Accordingly, this study bridges socio-

¹¹Prasetia, 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>

¹²Lutfi, Farhan. “Krisis Kesiapan Nikah Gen Z dalam Narasi ‘Marriage Is Scary’: Relevansi Hukum Keluarga Islam di Era Digital.” *Syakhshiyah: Jurnal Hukum Keluarga Islam* 5, no. 1 (2025): 139–156. <https://doi.org/10.32332/j585j338>

¹³Rianawati 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.

¹⁴Faishol, Imam. “Fenomena Marriage Is Scary: 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>

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

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 employs a sequential explanatory mixed-methods design to examine Generation Z’s perspectives on the “Marriage is Scary” 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 subsequently 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 Generation Z respondents (aged 19–28) in Pekanbaru, selected purposively due to the city’s urban and digitally connected context. The sample size was deemed sufficient for descriptive statistical patterns 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 sample size of 100 respondents was determined to provide sufficient descriptive representation for identifying dominant patterns within the targeted urban Generation Z population while remaining proportionate to the study's exploratory and mixed-methods design.

For the purpose of this study, the "Marriage is Scary" 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. This mixed-methods socio-legal approach enables the study to bridge empirical social realities with the normative framework of Islamic family law, thereby offering a contextual interpretation of marital readiness among Generation Z.

B. FINDINGS AND DISCUSSION

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

a. Descriptive Statistical Analysis

Based on the results of the questionnaire survey with closed-ended questions analyzed using SPSS, the factors underlying the emergence of the "Marriage is Scary" discourse among unmarried members of Generation Z in Pekanbaru were identified. The instrument measured demographic characteristics, marriage intentions, perceived importance of marriage (using a five-point 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 sample size of 100 respondents was considered sufficient to capture dominant empirical patterns within the exploratory mixed-methods design of this research.

1) Gender

Table. 1
Respondents by Gender

		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 constituted 61% of the sample, while male respondents accounted for 39%. This distribution reflects 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 Generation Z in Pekanbaru to the survey on the "Marriage is Scary" phenomenon. The predominance of female respondents (61%) reflects the composition of the sample rather than an empirically tested difference in levels of concern. As this study did not conduct a comparative gender analysis, no conclusion can be drawn regarding differential attention to marital issues between male and female respondents. The dominance of female respondents also indicates 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
Respondents by Employment Status

		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 (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 Generation Z. 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 indicate that the majority of Generation Z 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 readiness. Conversely, students and the unemployed may face economic constraints, which, in turn, reinforce the “Marriage is Scary” narrative.

3) Marital Status

Table. 3
Marital Status of 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 Generation Z regarding marriage and marital readiness. The predominance of the unmarried group indicates that the majority of Generation Z in Pekanbaru are still in the pre-marital phase. This condition reinforces the relevance of this study regarding the “Marriage is Scary” trend, as perceptions and doubts about

marriage are primarily experienced by those still considering a long-term commitment and are more likely to arise among individuals who have not yet entered the institution of marriage.

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	

Although the majority of respondents (69%) expressed intentions to marry, a considerable proportion remained uncertain (23%) or indicated no intention to marry (8%). This pattern suggests that marriage continues to be valued, yet increasing hesitation reflects emerging concerns regarding economic and psychological readiness. These findings indicate that although the majority of Generation Z 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 Scary” 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%) considered marriage important or very important. This finding indicates that the “Marriage is Scary” discourse does not necessarily reflect rejection of marriage but rather a cautious orientation toward marital commitment. These findings indicate that Generation Z 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 Scary” 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 Generation Z associates marital readiness with a stage of economic stability and personal maturity. This finding suggests that within the age range of Generation Z (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 result also reinforces the

findings of Icha Herawati et al. (2023), who reported that the perceptual ideal age for marriage is 27 or 28 years.¹⁶

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	

Economic considerations emerged as the dominant factor in marriage postponement (50%), followed by partner uncertainty (25%) and relational trauma (17%). These findings highlight that marital decision-making among Generation Z is increasingly framed through economic security and psychological readiness. The dominance of economic factors underscores that financial stability serves as the primary consideration for Generation Z 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 Scary" phenomenon, in which economic and psychological aspects emerge as the main barriers to marital readiness.

b. Descriptive Qualitative Analysis

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

Qualitative responses were analyzed using a thematic coding procedure supported by NVivo 12. The analysis began with 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 with open-ended questions, which were subsequently processed using coding techniques with the assistance of NVivo 12, the research findings from 100 Generation Z respondents in Pekanbaru can be summarized as follows:

- 1) Analysis of the Meaning of Marriage

The open-ended 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. 1

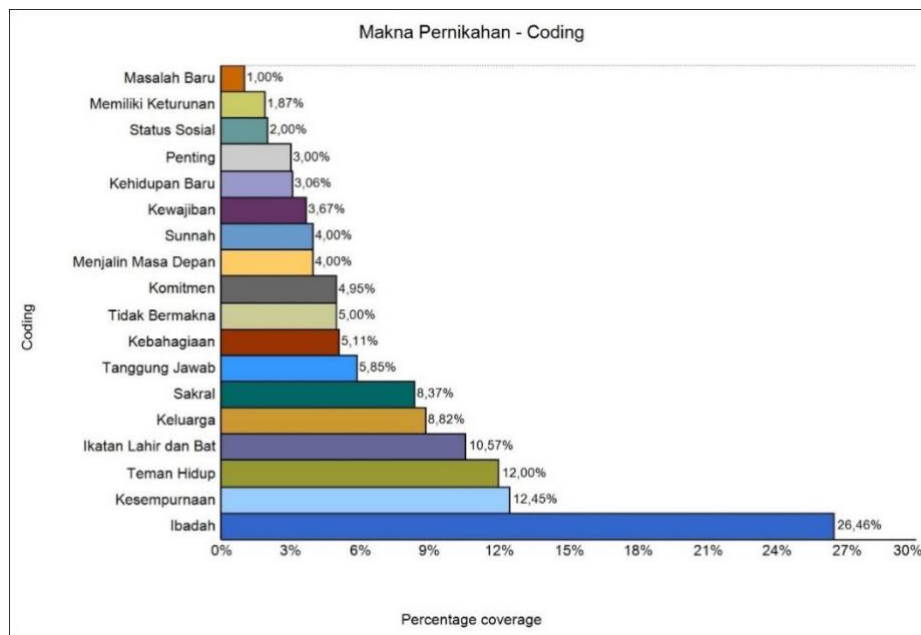
Word Cloud Representing Perceptions of Marriage



The dominance of the word “marriage” indicates 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 serves 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. The thematic analysis of the meaning of marriage, derived from responses of 100 Generation Z 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 Generation Z, indicating that marriage is viewed as part of religious teachings and the completion of worship.

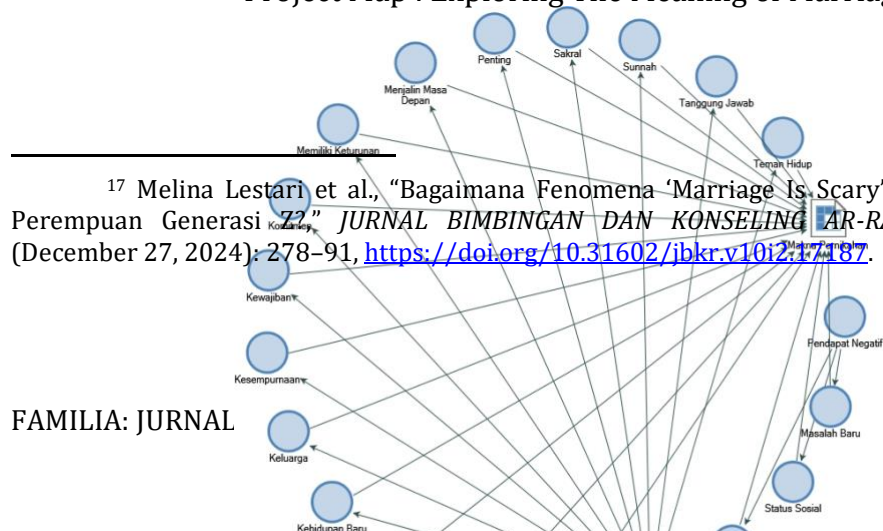
Figure. 2

Thematic Findings From The Coding of Marriage’s Meaning



Subsequently, 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, Generation Z 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 SWT¹⁷. Thus, the word cloud results confirm that although the “Marriage is Scary” narrative exists, Generation Z continues to perceive marriage within a normative religious and social framework, albeit with various associated risk considerations.

Figure. 3
Project Map : Exploring The Meaning of Marriage

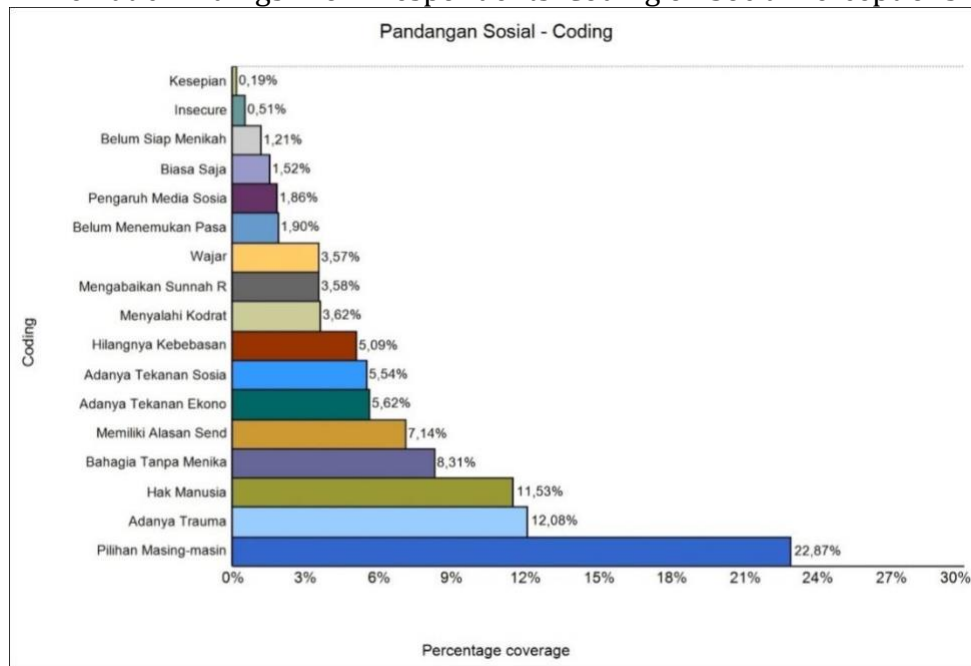


¹⁷ Melina Lestari et al., “Bagaimana Fenomena ‘Marriage Is Scary’ Dalam Pandangan Perempuan Generasi Z?” *JURNAL BIMBINGAN DAN KONSELING FAR-RAHMAN* 10, no. 2 (December 27, 2024): 278–91, <https://doi.org/10.31602/jbkr.v10i2.17187>.

The thematic analysis of social perceptions, derived from responses from 100 Generation Z 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 indicates that the concept of individual choice is a central aspect of respondents’ social perceptions concerning the decision not to marry.

Figure. 5

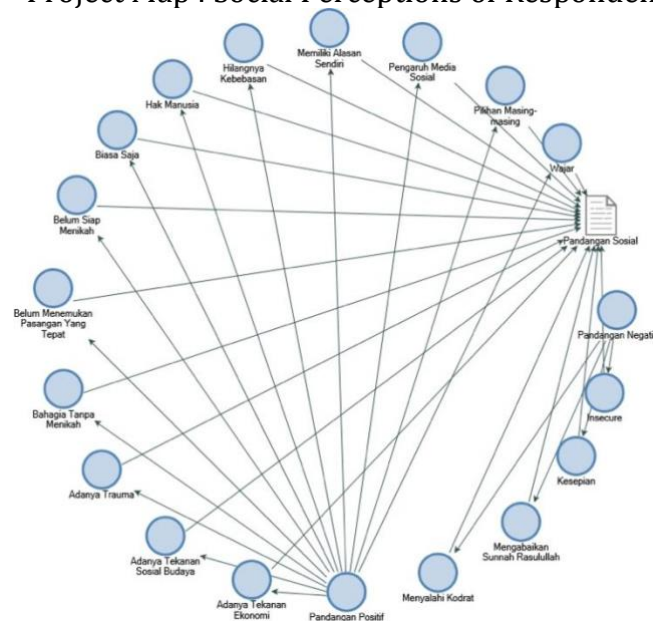
Thematic Findings From Respondents' Coding on Social Perceptions



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 Generation Z in Pekanbaru does not attach significant negative stigma to such decisions.

Figure. 6

Project Map : Social Perceptions of Respondents



This phenomenon contrasts with 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 Generation Z, 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 Generation Z in Pekanbaru remain unmarried despite being at an age considered mature for marriage. Female respondents outnumbered males, and most were already employed. Nevertheless, marriage remains an important institution, and the majority of respondents continue to include it in their future life plans.

The primary 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 viewed as a legitimate individual choice 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 reveal a paradoxical pattern in Generation Z'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%).

¹⁸Luthfi 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>.

These findings indicate that the “Marriage is Scary” discourse does not necessarily represent a rejection of marriage. Rather, it reflects a recalibration of marital readiness standards among Generation Z, where economic security and emotional preparedness are perceived as prerequisites for entering marriage.

The qualitative analysis supports 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 increasingly 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 illustrates 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 Misfit 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.

However, 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 dominance of economic concerns 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

Based on the analysis of 100 Generation Z respondents in Pekanbaru, this study suggests that the “Marriage is Scary” 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 indicate a recalibration of readiness standards, in which financial stability and emotional preparedness are emphasized prior to entering marriage. The normative analysis highlights a conceptual divergence between these readiness-oriented concerns and the formal-legal framework of 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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