Putri Fathiyyah Hanan[1], Thoat Stiawan[2], Salman Al Farisi[3]

GEN-Z STUDENTS' PERCEPTIONS OF *KAFAAH MALIYAH*: A *Maslahah Mursalah* Analysis Based on Wahbah Zuhaili

[1,2,3]Universitas Muhammadiyah Surabaya, Indonesia
Email: hananputfat@gmail.com[1], thoatstiawan@um-surabaya.ac.id[2]
salmanfrs@fai.um-surabaya.ac.id[3]

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Abstract: *Kafaah maliyah denotes the concept of financial compatibility between prospective spouses, regarded as important for building a harmonious household. Among Generation Z students at Universitas Muhammadiyah Surabaya, intensive social media exposure to affluent lifestyles and narratives such as "don't marry until established" risks shifting spouse-selection standards toward materialism, making this phenomenon worth examining through Wahbah Zuhaili's perspective of maslahah mursalah. This study aims to describe Gen-Z UMSurabaya students' views on kafaah maliyah and to analyze them through Wahbah Zuhaili's maslahah mursalah framework. The research employed a qualitative normative-empirical descriptive method, combining thematic analysis of in-depth interviews with 90 purposively sampled informants across nine faculties (10 per faculty) with normative cross-referencing of their statements against classical fiqh texts, hadith, and Wahbah Zuhaili's maslahah mursalah criteria. Findings show that 82.22 percent of respondents (74 of 90, Category A) regard economic readiness as a supportive form of ikhtiyat, consistent with maslahah mursalah muktabarah since they still prioritize religion. 14.44 percent (13 respondents, Category B) began shifting economic considerations toward a primary requirement, risking maslahah mulghah, while 3.33 percent (3 respondents, Category C) explicitly treated wealth as an absolute condition contradicting maqasid al-syariah. These findings extend existing discussions of kafaah maliyah by showing that Gen-Z respondents increasingly redefine it as financial readiness and shared responsibility rather than wealth equality, offering an empirically grounded, generation-specific reading of Wahbah Zuhaili's theory. Given that weaker prioritization of religious values coincided with stronger material orientation among Category B and C respondents, the study indicates that strengthening religious literacy may serve as a protective factor against digitally mediated material pressures.*

Keywords: *Kafaah Maliyah; Gen-Z Students; Maslahah Mursalah; Wahbah Zuhaili; Maqasid Syariah; Marriage Selection*.

INTRODUCTION

Kafaah in marriage is a concept of compatibility or harmony between prospective husband and wife in certain aspects considered important for building a harmonious and sustainable household. This concept originated from the thought of fiqh scholars as a form of effort to minimize potential conflict after marriage. In Islamic law, *kafaah* is not among the conditions determining the validity of a marriage contract—meaning a marriage remains valid even if the prospective husband and wife lack compatibility in various aspects. Nevertheless, the presence of *kafaah* is a recommended consideration, as it can support the creation of a more balanced, mutually understanding family relationship capable of running a harmonious household (Hasan, 2020). Classical jurisprudence generally classifies *kafaah* into several dimensions—lineage, religion, occupation, and economic standing—each carrying different weight across the four Sunni schools of thought (Muzakki & Hafshawati, 2021).

One form of *kafaah* that has drawn attention amid the development of modern society is *kafaah maliyah*, namely compatibility in economic aspects or financial capacity between prospective husband and wife. *Kafaah maliyah* relates to the capacity to meet household living needs, particularly the provision of maintenance (*nafkah*), management of family finances, and readiness to carry out economic responsibilities after marriage. Adequate financial capacity is considered to play an important role in supporting family welfare, as it directly relates to the fulfillment of primary needs, children's education, housing, and other living needs. *Kafaah maliyah* is thus understood as a form of effort toward realizing a harmonious and prosperous family, rather than as an absolute standard in choosing a partner (Mrd et al., 2023). This economic dimension of readiness is also consistent with the broader *maqasid al-syariah* framework, in which the hierarchy of human needs—from the most basic (*daruriyat*) to the complementary (*tahsiniyat*)—positions financial security as instrumental rather than terminal to marital welfare (Riyanto, 2010).

As a group belonging to Generation Z (born roughly between 1997 and 2012), students of Universitas Muhammadiyah Surabaya (Umsura) are highly active users of social media and digital technology. This population is a particularly relevant case for examining *kafaah maliyah* because Umsura students are simultaneously exposed to Islamic normative education through the university's Muhammadiyah-based curriculum and to the secular, consumption-oriented narratives that circulate on social media—a tension that makes visible how religious and digital influences compete in shaping marital standards among Muslim youth. This tension is set against a broader national trend of marriage postponement: BPS data show that the proportion of unmarried Indonesian youth reached 68.29 percent in 2023, with the average age at first marriage rising from 21.13 years in 2019 to 21.23 years in 2023, while the annual number of marriages nationwide fell by nearly 30 percent over the past decade, from roughly 2.1 million (2014) to approximately 1.5 million (2023–2024) (Badan Pusat Statistik Indonesia, 2024; Indonesia, 2023). Financial considerations feature prominently in this shift: a national survey found that 38 percent of Indonesian millennials and Gen-Z respondents postponed marriage for financial reasons, with 63 percent citing economic instability as a major influence on that decision (IDN

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Research Institute, 2025), a pattern consistent with global findings that a majority of Gen-Z respondents delay major life decisions, including marriage, due to financial conditions (Deloitte, 2026).

Empirical studies on Indonesian Gen-Z consistently show that this closeness to the digital era has reshaped how young people approach partner selection: rising expectations toward partner criteria, more selective attitudes, social media as a means of communication, individual freedom in choosing, and the emergence of indecision in determining a partner (Chaliza & Oktaviani, 2025). National-level data likewise indicate a declining marriage rate alongside a growing narrative among Gen-Z that marriage should be postponed until financial stability is achieved (Adhani & Aripudin, 2024), a trend echoed in qualitative accounts of Gen-Z men who report financial anxiety as a primary barrier to marriage (Khalis & Firmansyah, 2025) and in survey-based findings that frame contemporary marriage itself as an increasingly "frightening" prospect requiring extensive prior preparation (Khalis & Firmansyah, 2025; Lutfi, 2025). Some students feel that the primary requirement for building a happy relationship or marriage is having a stable and abundant financial condition, a view shaped by frequent exposure to content depicting luxurious lifestyles, seemingly always-harmonious relationships, and images of economically established partners.

Generation Z's outlook on relationships, marriage, and partner-selection standards is also shaped by the development of social media. Gen-Z students increasingly consume content depicting romantic lifestyles, "ideal" partners, economic stability, and narratives on the importance of financial stability in marriage. As a result, economic considerations are no longer viewed merely as a private matter, but also as a standard considered reasonable in determining a life partner—a pattern that similarly appears in discourse on Islamic marriage circulating on Instagram, where digital platforms actively construct rather than merely reflect prevailing gender and marital norms (Handayani, 2022).

This phenomenon is reinforced by TikTok content creators discussing partner-selection standards, including a podcast clip featuring Denny Sumargo with statements such as "better to take longer but find the right match than rush and end up consumed by one's own ambition," intended to emphasize the importance of choosing a partner in line with financial readiness before marriage, particularly for men as prospective heads of household (TikTok podcast Denny Sumargo (n.d.)). In an interview in https://vt.tiktok.com/ZS9g3SnHn/, one student stated that she was delaying marriage until her financial condition stabilized so she could live peacefully, because in her words, "you can't eat love". The narrative that marriage cannot be based on feelings alone, but also requires economic readiness, further reinforces the view that postponing marriage until financially established is considered the wiser choice—a pattern also documented among young women who cite financial autonomy as a decisive factor in their approach to marital decisions (Wardani & Abdullah, 2024). Sociologically, repeated exposure to such content may plausibly contribute to constructing a new social framework among Generation Z, in which economic stability is increasingly perceived as the primary standard in determining a life partner, consistent with mass-media social-construction theory, which holds that media does not merely reflect reality but actively externalizes, objectifies, and internalizes it into the audience's understanding of the social world (Santoso, 2016).

Prior scholarship on *kafaah* can be organized into three broad tendencies. The first cluster consists of normative-fiqh studies of *kafaah*, which classify its dimensions—lineage, religion, morality, and economic standing—largely through textual and comparative madhhab analysis (Hasan, 2020; Muzakki & Hafshawati, 2021). While these studies establish the doctrinal foundations of *kafaah*, they rarely engage with how such standards are lived or reinterpreted by contemporary communities.

The second cluster comprises empirical studies of *kafaah maliyah* in specific communities. Research by Hafshah et al. (2025) shows that the Bugis community living outside their home region continues to regard *kafaah maliyah* as an important consideration in marriage, while accommodating cultural adaptation through the reduction of *uang panai'* for prospective Javanese grooms—a practice classified as a valid form of *maslahah mursalah* for facilitating marriage and avoiding harm (Hafshah et al., 2025).. In a similar vein, Sholihah and Irawan (2024) found that the community in Buahbatu District, Bandung, holds diverse perceptions of *kafaah maliyah*, ranging from equality of income to shared economic background (Sholihah & Irawan, 2024).. Comparable findings emerge from the pesantren context, where financial and religious compatibility criteria are jointly applied in selecting marriage partners for santri cadres (Wahyudani & Muhazir, 2024), and from broader family-law scholarship affirming that adequate readiness—including economic readiness—remains a key safeguard against premature or ill-prepared marriage (Kholid et al., 2025).These studies establish that *kafaah maliyah* is empirically salient across diverse communities, yet none examine it among Generation Z, whose relationship to marital readiness is shaped by digital-media exposure rather than by cultural or regional practice alone.

The third cluster consists of studies applying Wahbah Zuhaili's *maslahah mursalah* to contemporary Islamic family-law issues. Wahbah Zuhaili's own body of thought on marriage has received growing scholarly attention, particularly regarding how his *maslahah mursalah*-based reasoning bridges normative fiqh texts with the lived economic and social realities of Muslim communities (Hidayat, 2019), how his framework has been extended to comparative analyses of guardianship and *maqasid al-nikah* across legal schools (Stiawan et al., 2025), and how it has more recently been applied to reinterpret spousal equality and gender justice within the *qiwamah–nusyuz* framework (Anggraini et al., 2026). These studies confirm that Wahbah Zuhaili's *maslahah mursalah* is a flexible interpretive tool for contemporary family-law questions, but none of them operationalize it as an analytical instrument for assessing empirical, generation-specific perceptions such as those of Gen-Z.

Read together, the three clusters reveal a compounding gap: normative-fiqh studies (cluster one) explain what *kafaah maliyah* should be doctrinally, empirical community studies (cluster two) show how it is practiced but not among digitally immersed youth, and Wahbah Zuhaili-based studies (cluster three) demonstrate the framework's applicability but have not yet used it to assess empirical data from Generation Z. This study addresses that compounding gap by empirically examining Gen-Z Umsura students' perceptions of *kafaah maliyah* and analyzing them through Wahbah Zuhaili's *maslahah mursalah* framework.

The growing weight given to financial condition in partner selection among Gen-Z is a relevant issue for study, given the rising cost of living, economic uncertainty, and the proliferation of "established" lifestyle standards circulating on social media. This shift has the potential to influence how the younger generation views marital readiness, while also raising the question of whether *kafaah maliyah* is applied as a proportionate benchmark as explained by Wahbah Zuhaili, or instead tends toward materialism that contradicts the values of *maqasid al-syariah*. This study is important for understanding how Gen-Z students at Umsura interpret *kafaah maliyah*, while also assessing—through the lens of Wahbah Zuhaili's *maslahah mursalah*—whether this view brings benefit or instead risks causing harm in the practice of choosing a life partner.

The central analytical question this study addresses is therefore not merely whether Gen-Z students consider financial readiness in choosing a partner, but under what conditions such consideration remains a legitimate expression of *maslahah mursalah* and under what conditions it becomes a materialistic standard that conflicts with *maqasid al-syariah*. Following Wahbah Zuhaili's own criteria, financial readiness may be considered a legitimate *maslahah* when it is oriented toward fulfilling *nafkah* and protecting family welfare (*jalb al-manfa'ah* and *daf' al-mafsadah*) without displacing religion and character as primary considerations; it risks becoming *maslahah mulghah* or even *hawa* when wealth is treated as an absolute precondition for marriage, disproportionate to actual need (*qadr al-hajah*). This distinction provides the analytical criterion applied throughout the study to classify and evaluate Gen-Z students' perceptions.

Based on the foregoing, this study formulates two research problems: 1) How do Gen-Z students at Umsura view *kafaah maliyah* as a standard for choosing a life partner? 2) How does Wahbah Zuhaili's *maslahah mursalah* perspective assess Gen-Z Umsura students' views on *kafaah maliyah*? Accordingly, this study aims to describe Gen-Z Umsura students' views on *kafaah maliyah* as a standard for choosing a life partner, and to analyze those views through the lens of Wahbah Zuhaili's *maslahah mursalah*.

RESEARCH METHOD

This research employs a qualitative method with a normative-empirical descriptive approach, a combination widely recognized in Islamic legal studies for bridging textual doctrine with lived social practice (Nurhayati et al., 2021; Wiraguna, 2024). The normative approach was used to examine the concepts of *kafaah maliyah* and *maslahah mursalah* in Islamic law, particularly based on the thought of Wahbah Zuhaili, while the empirical approach was used to determine the views of Gen-Z students at Universitas Muhammadiyah Surabaya (Umsura) through field research (Sumarna & Kadriah, 2023). The material object of this study is the perceptions of unmarried Gen-Z students at Umsura regarding *kafaah maliyah* as a standard in partner selection, while the formal object is the assessment of those perceptions through Wahbah Zuhaili's concept of *maslahah* *mursalah*. The unit of analysis is therefore the individual informant's stated perception of *kafaah maliyah***,** rather than the informant as a person or the institution (Umsura) as a whole; each unit of analysis was subsequently classified into one of three categories (A, B, or C) based on its degree of alignment with Wahbah Zuhaili's theory, as elaborated in the Results section.

Research subjects were selected using a purposive sampling technique with a per-faculty quota approach, namely 10 informants from each of the nine faculties at Umsura, for a total of 90 student informants. This quota-based purposive approach was chosen because it allows the researcher to select informants who genuinely possess relevant knowledge and experience regarding the phenomenon under study, rather than relying on random selection (Lenaini, 2021), and was applied here so that the findings would not be biased toward any single academic discipline and would better reflect the diversity of student views across fields of study. The quota of 10 informants per faculty was additionally guided by considerations of data saturation: data collection within each faculty continued until responses began to converge into recurring, non-novel themes consistent with the three categories subsequently reported in the Results section, following the principle that purposive sampling in qualitative research should be concluded when additional informants no longer yield new analytical insight rather than when a predetermined number is simply reached (Lenaini, 2021).

The informant criteria established in this study were: (1) active Umsura students belonging to Generation Z (born 1997–2012); (2) active users of social media, particularly TikTok or Instagram, who had encountered content discussing economic standards or financial stability in partner selection; (3) unmarried, but holding views, considerations, or plans regarding life-partner criteria, including the aspect of *kafaah maliyah*; (4) willing to serve as informants and to be interviewed in depth regarding their views on *kafaah maliyah* as a standard for choosing a partner.

As an empirical study, this research used both primary and secondary data. Primary data were obtained through in-depth interviews with informants to explore their views on the concept of *kafaah maliyah* in selecting an ideal partner, an interview technique chosen for its capacity to yield contextually rich and meaningful data compared to purely quantitative instruments (Rijali, 2018). Interviews were conducted face-to-face on campus, using a semi-structured interview guide covering informants' definitions of *kafaah maliyah*, their exposure to social-media content on financial standards, and their prioritization of financial versus religious/character criteria in partner selection. Each interview lasted approximately 30–45 minutes and was audio-recorded with the informant's consent, then transcribed verbatim for analysis. Transcripts were analyzed using thematic analysis (Braun & Clarke, 2006), proceeding in three stages: (1) open coding of informants' statements regarding financial and religious priorities in partner selection; (2) axial coding grouping these statements into recurring themes; and (3) categorization of each informant into Category A, B, or C based on the relative weight given to financial versus religious/character considerations in their statements. Divergent or ambiguous cases—informants whose statements did not clearly align with a single category—were resolved through discussion among the research team and re-examination of the informant's full transcript against the three categories' defining criteria, rather than being forced into the nearest category.

Secondary data were drawn from the Qur'an, hadith, classical fiqh texts—particularly the works of Wahbah Zuhaili—as well as books, journals, and prior research relevant to the themes of *kafaah maliyah* and *maslahah mursalah*. Qur'anic and hadith sources were selected based on their direct relevance to marriage, *nafkah*, and economic responsibility within the family, as commonly cited in classical and contemporary fiqh literature on *kafaah*. Wahbah Zuhaili's works were prioritized for their direct articulation of the *maslahah mursalah* framework, particularly his discussion of marriage and financial responsibility in *al-Fiqh al-Islami wa Adillatuhu* (Az-Zuhaili, 2010), while supporting journal articles and books were selected based on thematic relevance to *kafaah maliyah*, *maslahah mursalah*, or Generation Z marriage perceptions, prioritizing publications from the last ten years. To strengthen the credibility of the findings, the primary data obtained from interviews were cross-checked against the secondary normative sources, consistent with the principle of data triangulation in qualitative research (Nurfajriani et al., 2024). Concretely, this triangulation involved evaluating each informant's stated perception against Wahbah Zuhaili's three conditions of valid *maslahah* (*ma'qulah*, *jalb al-manfa'ah*, and *daf' al-mafsadah*) and his hierarchy of *daruriyyah*, *hajiyyah*, and *tahsiniyyah* needs, in order to determine whether the perception reflected *maslahah mursalah muktabarah*, risked *maslahah mulghah*, or approached *hawa*—the analytical procedure elaborated further in the Discussion section.

RESULT AND DISCUSSION

Result

The results of this study involved 90 respondents, all of whom were active students from nine faculties and unmarried. This homogeneous characteristic in terms of marital status is important to underline, since the views expressed reflect premarital expectations and perceptions rather than direct lived experience of married life. Accordingly, these findings are more accurately understood as a portrait of young people's cognitive construction of the concept of *kafaah maliyah*, rather than an evaluation of actual practices of economic compatibility within marriage.

In analyzing student views on the concept of *kafaah maliyah*, responses were grouped into three categories based on their degree of alignment with Wahbah Zuhaili's theory of *kafaah maliyah*, following the coding procedure described in the Research Method section, whereby each informant's transcript was assessed for the relative weight given to financial versus religious/character considerations in partner selection. Category A (Aligned with Wahbah Zuhaili's Theory) comprises respondents who regard economic condition as a form of *ikhtiar* in preparing for household life, while still placing the prospective partner's religion and character as the primary consideration, with the financial aspect understood merely as a complementary element supporting balance in partner selection. Category B (Partially Aligned) represents respondents with a transitional view, in which economic factors begin to be considered sufficiently important and, under certain conditions, are even positioned as a high priority due to the demands of the times, although attention to religious aspects remains present but is not consistently foregrounded—placing this group's outlook somewhere between religious and pragmatic-economic orientations. Category C (Not Aligned) comprises respondents who explicitly treat financial establishment as an absolute primary condition for marriage, tending to prioritize the financial aspect above religion or character, even to the point of refusing marriage when a prospective partner's economic condition is deemed insufficient despite good religious and moral qualities. These three categories serve as a classificatory framework for mapping the variation in students' value orientations in interpreting financial compatibility (*kafaah maliyah*) as a marital consideration.

Table 1. Categories of Students' Views on *Kafaah Maliyah*.

Category	**Number of Respondents**	**Level of Social Media Influence**	**Reasoning Based on Wahbah Zuhaili's Theory**
Category A (Aligned)	74	Moderate to high. Most are exposed daily to content on financial standards on TikTok/Instagram, but remain able to self-filter based on religious values.	Respondents place religion and character above all else, viewing economic condition as a form of *ikhtiar* for family welfare (*maslahah*) and prudence (*ihtiyat*) to ensure economic stability, not as an absolute condition for a valid marriage.
Category B (Partially aligned)	13	Very high. Respondents in this group often feel overwhelmed or pressured by financial-establishment standards on social media.	Respondents consider finances sufficiently important and position it as a high priority or foundation due to realistic demands of the times. While religious values remain considered, they tend to treat economic condition as a primary requirement or a consistent determining factor for delaying marriage.
Category C (Not aligned)	3	Very high. Acknowledge that social media strongly shapes rigid compatibility standards.	Respondents explicitly treat wealth or financial establishment as an absolute condition in choosing a partner. Decisions to reject or avoid a prospective partner are dominantly based on material aspects over religious or moral considerations.

Note: "Level of social media influence" was assessed based on three indicators derived during coding: (1) informants' self-reported frequency of exposure to financial-standard content on TikTok/Instagram; (2)

informants' own account of whether such content shaped their views on partner selection; and (3) whether informants described actively filtering such content against religious values or absorbing it without filtering. Category A informants typically combined high-frequency exposure with active filtering; Category B and C informants combined high-frequency exposure with limited or no filtering.

Gen-Z students' views at Universitas Muhammadiyah Surabaya on *kafaah maliyah*, as found in this study, turned out to be varied and non-uniform. Because all respondents lacked marital experience, the views that emerged are more accurately understood as normative expectations of household life rather than reflections of actual experience. Even so, this normative picture remains valuable for understanding how the younger generation interprets economic compatibility in selecting a life partner.

This data reveals an important shift in meaning: students do not understand *kafaah maliyah* as a measure of wealth, but as an indicator of readiness to fulfill family responsibilities. When interviewed, respondents far more frequently used terms such as "responsible," "able to manage finances," "willing to work hard," and "sharing the same vision," rather than citing specific income figures or asset amounts. In other words, economic compatibility is interpreted more broadly as mental and attitudinal readiness in managing household life, not merely as a matter of income size. This interpretation is essentially consistent with the concept of *kafaah maliyah* put forward by Wahbah Zuhaili, which positions economic compatibility as an element supporting the realization of household welfare (*maslahah*), without making it an absolute condition for the validity of marriage.

In simple terms, these findings show that the majority of students (74 respondents, or 82.22 percent) still uphold religious values in viewing economic compatibility—meaning financial factors are considered important but must not override the religion and character of a prospective partner. Even so, 13 respondents (14.44 percent, Category B) and 3 respondents (3.33 percent, Category C) — 16 respondents in total, or 17.78 percent of the sample — have begun to place economic considerations on par with, or even above, religion. This suggests that although religious values remain dominant for the large majority, a notable minority of nearly one in five respondents show growing economic pressure — potentially reinforced by "ideal financial standard" imagery on social media — may be associated with a gradual shift in some students' outlook toward greater consideration of material aspects, though the cross-sectional design of this study does not allow this shift to be established as a causal or longitudinal pattern.

1. ***Kafaah Maliyah*** in the View of Gen-Z

Linguistically, *kafaah* means equal, comparable, or balanced (Fauzi et al., 2022). In the context of marriage, *kafaah* is understood as equality or compatibility between prospective husband and wife in certain aspects, such as religion, lineage (*nasab*), occupation, free status, and wealth (Paisal, 2024). *Kafaah maliyah* specifically refers to the aspect of wealth or economic-condition compatibility between the two prospective spouses.

Wahbah az-Zuhaili, in his work *al-Fiqh al-Islami wa Adillatuhu*, explains that the majority of scholars across the four schools of thought (Hanafi, Maliki, Shafi'i, and

Hanbali) agree in positioning *kafaah*—including the aspect of wealth—as part of the conditions of suitability (*syart luzum*) in marriage, rather than as a condition for its validity (*syart sihhah*) (Az-Zuhaili, 2010). This means that a lack of financial compatibility does not invalidate the marriage contract, but rather constitutes a right (*haqq*) that the woman and her guardian may consider in order to realize household harmony. This understanding serves as the theoretical reference for analyzing how Generation Z reinterprets the concept of *kafaah maliyah* amid the strong currents of social media information.

This difference cannot be separated from the characteristics of Generation Z as a digital generation raised amid intense flows of social media information. Nearly all respondents reported having encountered content on partner financial standards, lifestyle, and narratives such as "don't marry until established." Nevertheless, high exposure did not always produce a uniform outlook: some students continued to treat religious values as their primary foundation, while others began placing economic aspects as a more dominant consideration (Lestari et al., 2024). The following discussion therefore analyzes how students interpret *kafaah maliyah* and the extent to which this interpretation aligns with Wahbah al-Zuhaili's concept.

a. Category A: The Majority of Students Continue to Uphold Religious Values

The results show that 74 respondents (82.22 percent) fall into Category A. Although frequently exposed to financial-establishment standard content on TikTok and Instagram, this group is able to filter such information based on the religious values they hold. A prospective partner's economic condition is viewed as a form of *ikhtiar* and prudence toward building a better household, not as an absolute condition for the validity of marriage.

This finding shows that high exposure to social media does not automatically shift students' orientation toward materialism. On the contrary, religious values function as a filter against the various financial standards circulating in digital spaces. This condition aligns with the characteristics of Generation Z, known as an adaptive and pragmatic generation capable of selectively processing the information it receives (Pranata et al., 2026). From Karl Mannheim's perspective, this phenomenon can be understood through the concept of "fresh contact"—the process by which a new generation encounters a social reality different from that of previous generations, yet does not simply abandon the values it already holds. Rather, those values are reinterpreted to remain relevant to the context they currently face (Mannheim, 1952). Thus, students do not reject the importance of economic readiness in marriage, but shift its meaning from a primary requirement to a form of responsibility in building a family.

This view is reflected in various respondent statements indicating that economic condition should only serve as a matter of prudence, not an absolute condition that overrides religion and character. Such statements show that respondents view economics as a supporting factor rather than the primary determinant in partner selection.

A similar view was expressed by another respondent, who affirmed that "religion still comes first." According to this respondent, if a person possesses good religious quality, their character, maturity, and emotional management will also develop, so that economic matters can be faced together within household life. This view shows that the respondent positions religion as the foundation influencing the success of other areas of life, including family economic management. In the same vein, another respondent stated that financial stability is indeed important for reducing the risk of household conflict, but religion and character remain the primary, irreplaceable foundation. This statement shows that economics is understood as an instrument for maintaining family harmony, not as the primary goal in choosing a partner.

Taken together, these quotations reveal a consistent pattern: students interpret *kafaah maliyah* as a form of responsibility and readiness in carrying out household life, not as a measure of a person's worth based on the wealth they possess. This pattern is consistent with a number of other studies showing that young Muslims continue to place religion as the primary factor in partner selection, while economic condition is positioned as a realistic supporting factor (Pratiwi et al., 2024)

This finding aligns with Wahbah al-Zuhaili's thought, which explains that *kafaah* in terms of wealth is a right (*haqq*) for women and their guardians to consider, but not a condition for the validity of marriage. According to Wahbah al-Zuhaili, the primary purpose of such economic consideration is to safeguard family welfare so that the couple can meet their living needs adequately, not to make wealth the primary benchmark in choosing a partner (Putra, 2023). This view is further reinforced by the following hadith of the Prophet Muhammad SAW, narrated by Abu Hurairah: a woman is married for four reasons—her wealth, her lineage, her beauty, and her religion—so one should choose based on religion, that one may prosper (Narrated by Bukhari). This finding also aligns with the majority of students' outlook, which can be said to correspond with Wahbah Zuhaili's concept of *kafaah maliyah*, since they do not treat economics as an absolute condition but as a form of *ikhtiar* toward realizing a harmonious family.

This finding is also consistent with prior research indicating that most Gen-Z informants regard economic equality between prospective partners as an important aspect of marriage, while still affirming that religion remains the primary determinant of marital compatibility and harmony (Laily, 2025). Nevertheless, this study offers a distinct contribution by showing that such understanding is formed through an ongoing process of negotiation with contemporary digital culture. In other words, social media not only shapes students' financial standards but also drives them to reinterpret the concept of *kafaah maliyah*. Students no longer understand economic capacity solely as the capacity to provide maintenance, as classical fiqh conceives it, but also as readiness to manage finances, act responsibly, and sustainably build a shared life. This study thus shows that the concept of *kafaah maliyah* has undergone an expansion of meaning, without abandoning its foundational principle as formulated by Wahbah al-Zuhaili.

b. Category B: Partially Aligned with Wahbah Zuhaili's Theory

Beyond Category A, this study also found a number of respondents belonging to Category B (13 respondents, or 14.44 percent of the sample)—a group holding a pragmatic-transitional view. This group does not entirely disregard religious values, but tends to place economic readiness in a position far higher than Category A, nearly treating it as the primary consideration.

One respondent considered financial consideration the most important aspect for preventing household conflict, arguing that most marital disputes stem from economic problems. A similar view was expressed by another respondent, who stated that "love cannot be eaten," and therefore felt financial condition needed to be stable first in order for household life to feel secure. Another respondent treated a prospective partner's economic condition as a primary requirement of prudence, aimed at achieving life balance for happiness in this world and the hereafter. Yet another respondent explicitly stated that economic condition is highly important and primary in Islam, since finances are considered the foundation of a person's capacity to live.

On closer examination, these views display a pattern different from Category A. Whereas Category A students interpret economic readiness as a supportive form of *ikhtiar* and prudence, Category B students have begun shifting the position of economics closer to a primary requirement, even though they have not entirely abandoned religious considerations. The phrase "love cannot be eaten" reflects a tension between religious idealism and the everyday practical realities faced by today's younger generation.

This category's view can be understood as a form of negotiation between religious values internalized from an early age and the continuous economic pressure conveyed through social media. Unlike Category A, which is able to use religious values as a filter, Category B students appear, based on their own accounts, more vulnerable to the financial-establishment standards constructed by social media narratives, so that economics no longer functions purely as a matter of prudence but has begun shifting closer to the position of a requirement.

In relation to Wahbah Zuhaili's thought, this group is only partially aligned with the theory. Zuhaili does acknowledge that the aspect of wealth is a right that women and their guardians may consider, but he affirms that *kafaah maliyah* is not a condition for the validity of marriage (Anas et al., 2024). Category B students' view, which begins to position economics as a "primary requirement" or "the most important aspect," indicates a departure from this principle, even though they still leave room for religious consideration as part of their decision-making.

c. Category C: Not Aligned with Wahbah Zuhaili's Theory

The final group consists of students belonging to Category C (3 respondents, or 3.33 percent of the sample), namely those who explicitly treat financial establishment as an absolute condition in choosing a partner. Unlike the two previous categories, this group tends to place material considerations above religion or other values.

The first respondent stated that wealth is the primary requirement in choosing a partner, even regarding marriage without financial establishment as a "reckless" act. A more emphatic view was expressed by a second respondent, who treats economic condition as an absolute requirement and admitted to having distanced themselves from someone because that person's financial future was deemed unconvincing. Meanwhile, the last respondent in this category treats economic condition as a requirement and chose to delay marriage in order to avoid the risk of poor economic conditions for their future children.

These three views display characteristics fundamentally different from Categories A and B. Whereas Category A interprets economics as a form of *ikhtiar* and Category B treats it as a very important consideration while remaining open to religious values, Category C students instead treat financial establishment as a prerequisite determining whether a relationship may proceed at all. The first respondent's act of distancing themselves from a prospective partner for financial reasons, and the third respondent's decision to delay marriage purely on economic grounds, show that wealth has shifted from a supporting factor to the primary determining factor — for this small subgroup of respondents.

This phenomenon may be read as consistent with a form of internalization of the financial-establishment standard frequently encountered through social media, particularly the "don't marry until established" narrative discussed earlier, though, as a cross-sectional qualitative finding, this association should not be read as demonstrating a causal mechanism. In this group, such exposure appears, based on informants' own accounts, to be less consistently filtered through religious values as occurs in Category A, but is described by these informants as absorbed with limited filtering and used as the primary guide in determining a prospective partner's suitability.

In relation to Wahbah Zuhaili's theory, Category C's view clearly does not align with his concept of *kafaah maliyah*. Zuhaili explicitly positions financial *kafaah* as a right that may be considered, not as a condition for the validity of marriage—let alone as the sole determinant of a person's marriageability. Category C students' view, which treats wealth as an absolute requirement, is instead closer to a purely social-material logic of *kafaah*, a tendency criticized by some scholars for risking the marginalization of the religious and moral aspects that are precisely emphasized in the hadith of the Prophet Muhammad SAW regarding the four considerations in choosing a partner.

Based on the description of these three categories, it can be understood that Gen-Z Umsura students' views on *kafaah maliyah* are not divided into two opposing groups, but instead form a spectrum. At one end lies Category A, which continues to treat religion as the primary foundation while using that value to filter the financial standards circulating on social media. In the middle lies Category B, which still acknowledges the importance of religion but has begun shifting economics closer to a primary requirement due to increasingly tangible pressures of daily need. At the other end lies Category C, which has made financial establishment the primary determinant of a partner's suitability, such that religion is no longer a dominant consideration.

These three positions show that although all respondents were exposed to a relatively similar volume of digital information, the outcomes of their interpretation nonetheless differ. This difference may plausibly be related to how deeply religious values had been instilled in each individual prior to encountering this flow of information; however, since the categorization itself was derived from respondents' reported prioritization of religion over finance (or vice versa), this study cannot independently confirm that depth of religious internalization is the cause of differential filtering capacity, rather than simply another way of describing the same categorical difference. Establishing this as a causal relationship would require an independent measure of religiosity collected separately from the categorization criteria—a direction future research could pursue.

These findings therefore show that Wahbah Zuhaili's concept of *kafaah maliyah* is not received uniformly by all Gen-Z students, even though the majority of respondents (Category A) still display alignment with the theory. The variation found in Categories B and C indicates that the flow of digital information may be associated with a shift in the interpretation of *kafaah maliyah* from a religious-normative concept toward a more pragmatic-material one, among a minority of respondents, unless counterbalanced by adequate strengthening of religious literacy.

2. Review through Wahbah Zuhaili's Perspective of *Maslahah Mursalah*

In *Ushul al-Fiqh al-Islami*, Wahbah Zuhaili explains *maslahah mursalah* as a benefit that is not directly affirmed by textual evidence (the Qur'an and Sunnah) but is likewise not rejected by it, and which aligns with the general objectives of the *syariah* (*maqasid syariah*) (Kamila & Yasir, 2024). Zuhaili affirms three core conditions for a *maslahah* to be considered valid (*muktabarah*): (1) it must be rational and acceptable to sound reasoning (*ma'qulah*); (2) it must align with the objectives of the *syariah* and not contradict definitive textual evidence (*dalil qat'i*); and (3) it must function to realize benefit (*jalb al-manfa'ah*) or prevent harm (*daf' al-mafsadah*) of a general nature, rather than serving purely personal interest.

Consistent with the classical *ushul fiqh* framework adopted by Zuhaili, *maslahah* is hierarchically divided into three levels: *maslahah daruriyyah* (basic needs pertaining to the five essential elements/*al-daruriyyat al-khams*, including the preservation of religion, *hifz ad-din*), *maslahah hajiyyah* (needs that ease life's hardships), and *maslahah tahsiniyyah* (complementary needs that enhance the quality and refinement of life) (Huda, 2017). These three conditions of validity and three hierarchical levels of *maslahah* serve as the analytical framework applied in the following discussion to assess the extent to which Categories A, B, and C—representing Gen-Z Umsura students' views on *kafaah* *maliyah*—align with, partially align with, or depart from Wahbah Zuhaili's concept of *maslahah mursalah muktabarah*.

To operationalize this framework prior to its application, Table 2 translates Zuhaili's three validity conditions and three hierarchical levels into concrete indicators used to evaluate each category's statements in the analysis that follows.

Table 2. Operational Indicators for Assessing Maslahah Mursalah Validity.

Criterion	Operational Indicator Applied to Respondent Statements
Ma'qulah (rational/acceptable to sound reasoning)	Whether the respondent's reasoning for prioritizing financial readiness refers to a concrete, articulable purpose (e.g., ability to provide *nafkah*, avoid future hardship) rather than an unexplained preference for wealth itself.
Alignment with *maqasid syariah* / non-contradiction with *dalil qat'i*	Whether the respondent's prioritization of financial readiness is presented as subordinate to, or compatible with, religion and character — versus presented as overriding or replacing them.
Jalb al-manfa'ah / daf' al-mafsadah (realizing benefit / preventing harm)	Whether the respondent frames financial readiness as protective (avoiding future hardship, enabling stable *nafkah*) rather than as a status marker or precondition unrelated to household welfare.
Hierarchical level (*daruriyyah*, *hajiyyah*, *tahsiniyyah*)	Whether the respondent treats religion (*hifz ad-din*, *daruriyyah*) as taking precedence over financial considerations (*hajiyyah* at most), or inverts this priority.

These indicators are applied to each category in the sections that follow.

Discussion

Applying the four operational indicators in Table 2, the mindset of the 74 informants (82.22 percent) in Category A is consistent with Zuhaili's three conditions of *maslahah mursalah muktabarah*. Placing religion and character as the absolute priority reflects the preservation of *maslahah daruriyyah* (*hifz ad-din*), while treating economic condition as a form of *ihtiyat* to prevent future domestic conflict represents *maslahah hajiyyah*—an effort to ease potential hardship (*mashaqqah*) without sacrificing the basic element. Against the indicators in Table 2, respondents in this category articulate a concrete purpose for financial readiness (provision of *nafkah***,** avoidance of future hardship) rather than an unexplained preference for wealth (satisfying *ma'qulah*); present financial readiness as subordinate to religion and character rather than overriding them (satisfying alignment with *maqasid al-syariah*); and frame it as protective rather than as a status marker (satisfying *jalb al-manfa'ah***/** *daf' al-mafsadah*). This combination is therefore consistent with all three of Zuhaili's conditions on the available evidence: it is rational, it aligns with *maqasid al-syariah*, and it is oriented toward shared benefit. Category A can therefore be reasonably characterized as an example approaching the ideal representation of *maslahah mursalah muktabarah* in the practice of partner selection among Generation Z, insofar as this study's interview-based evidence allows such a characterization.

The mindset of the 13 informants (14.44 percent) in Category B shows a shift worth noting. It is important to note at the outset that financial preparedness itself is not inherently at odds with *maslahah mursalah*—Zuhaili's own framework recognizes financial readiness as a legitimate expression of *jalb al-manfa'ah* and *daf' al-mafsadah* when it serves family welfare. What distinguishes Category B is not that financial considerations are present, but the degree to which they approach or exceed the priority given to religion and character, per the second indicator in Table 2. As economic condition begins to move from a mere *hajiyyah* consideration toward becoming a "foundation" or a determining requirement that consistently leads to postponing marriage, the application of *maslahah* within this group risks shifting toward *maslahah mulghah* (a rejected benefit)—a characterization that, based on the indicators applied here, reflects a risk or tendency rather than a settled classification, since the interview data do not allow this study to determine how far each Category B respondent's financial threshold departs from *qadr al-hajah* (proportionate need). Zuhaili affirms that a valid *maslahah* must be proportionate and must not exceed the actual measure of need (*qadr al-hajah*); in the context of this study's informants, a proportionate measure of need would be indicated by financial expectations tied to concrete household obligations (e.g., ability to provide *nafkah*, housing, or children's basic needs), whereas an excessive measure would be indicated by financial expectations tied to lifestyle standards circulating on social media that exceed such obligations. Applying this distinction systematically to future data collection—for example, by asking informants to specify what financial threshold they consider sufficient and why—would allow *qadr al-hajah* to be assessed more precisely than the present data permit. When economic considerations are given excessive weight to the point of generating prolonged anxiety, the essence of *maslahah* as a means of ease is instead reversed into a new source of hardship.

The three informants (3.33 percent) in Category C represent the clearest departure among this study's informants from Zuhaili's principle of *maslahah mursalah*. When economic establishment is treated as an absolute condition that overrides considerations of religion and character, this orientation appears to conflict with the second condition of *maslahah muktabarah*—alignment with *maqasid al-syariah*, particularly *hifz ad-din*, which holds the position of the highest *maslahah daruriyyah* and cannot be overridden by *maslahah* at a lower level (whether *hajiyyah* or *tahsiniyyah*). Within Zuhaili's framework, this mindset departs from *maslahah mursalah*, and, on the basis of these three informants' statements, more closely resembles *hawa* (a materialistic desire) dressed up in the argument of benefit, which would place it closer to *maslahah mulghah*. Given the very small number of informants in this category (n=3), this characterization should be read as an interpretation of a limited set of cases rather than a generalizable classification of Category C as a type.

Overall, these findings suggest that the overwhelming majority of Gen-Z Umsura students—82.22 percent—think about *kafaah maliyah* in a manner consistent with the principle of *maslahah mursalah muktabarah* as formulated by Wahbah Zuhaili, namely by treating economic condition as a means of *ikhtiar* and prudence for the sake of family welfare, without sacrificing the position of religion and character as the primary foundation. Meanwhile, the existence of Categories B and C, although small in proportion, indicates a possible risk of value shift that this study's informants themselves associate with high-intensity social media exposure, though the cross-sectional interview design does not establish this association as causal, which calls for further attention—both in terms of Islamic education and digital literacy—so that the construction of *kafaah* among Generation Z remains within the corridor of *maslahah* recognized by the *syariah*.

CONCLUSION

Based on the analysis of the data obtained, it can be concluded that the majority of respondents—74 individuals, or 82.22 percent of the total sample—fall into Category A, in which *maslahah daruriyyah* (in this case pertaining to the religious aspect) remains well preserved, while economic considerations remain at the *hajiyyah* level. This condition shows that the practice observed among the majority of respondents can be characterized as consistent with *maslahah mursalah muktabarah*, that is, a *maslahah* whose validity is recognized from the perspective of Wahbah Zuhaili, since it does not contradict the objectives of *maqasid al-syariah* and continues to place the *daruriyyah* interest of religion in the highest position.

Nevertheless, a rather notable finding shows that 16 respondents—17.78 percent of the total sample, corresponding to Categories B and C combined—place sufficient weight on economic establishment that it functions as a meaningful consideration in the decision to marry. This data indicates that although the majority of respondents, by category, still place religion as the primary *maslahah daruriyyah*, a minority of respondents show a tendency to treat economic establishment as an important, and in some cases determining, consideration in the decision to marry. This condition illustrates a shift in value orientation that warrants attention, though it should be emphasized that this shift is observed within a minority of the sample (17.78 percent) rather than across the sample as a whole. Within the framework of *maqasid al-syariah*, marriage falls under *daruriyyah* through its function of preserving lineage (*hifz al-nasl*); at the same time, adequate *nafkah* is itself part of realizing that same *daruriyyah* interest, since a marriage entered into without regard for economic capacity to provide for a family may itself generate *mafsadah*. The tension identified in this study is therefore not simply that economic (*hajiyyah*) considerations wrongly override a religious (*daruriyyah*) one, but that the *proportionate* weight given to economic readiness—consistent with *qadr al-hajah*—can be difficult to distinguish, in practice, from an *excessive* emphasis on wealth. This distinction, rather than a blanket normative preference for not postponing marriage, is the more defensible conclusion supported by the present data.

Meanwhile, 13 respondents (14.44 percent) fall into Category B, in which economic orientation has begun to shift closer to, or even beyond, the *hajiyyah* level. This tendency indicates a possible shift in value orientation toward *maslahah mulghah*, though, as noted in the Discussion, this study's interview data do not allow a precise determination of where individual respondents' financial expectations fall relative to *qadr al-hajah*, and this classification should accordingly be read as indicative rather than definitive.

Meanwhile, 3 respondents (3.33 percent) were found to fall into Category C, representing a more extreme condition among this small subgroup, in which economic considerations appear to have replaced the *daruriyyah* position of religion as the primary priority. Given the very small number of respondents in this category, this finding should be interpreted as illustrative of a possible orientation among a minority of Gen-Z Umsura students, rather than as evidence of a broader trend.

Thus, these findings **s**uggest that although the practice under study generally remains within the corridor of valid *maslahah* according to Zuhaili's framework for the large majority of respondents, there is a tendency within a minority of the sample—reflected in the 17.78 percent of respondents who gave meaningful weight to economic establishment—indicating a possible shift in value orientation from recognized *maslahah* (*muktabarah*) toward *maslahah* at risk of rejection (*mulghah*). These findings describe a spectrum of premarital perceptions among unmarried students at a single university and should not be generalized to Generation Z as a whole, nor interpreted as evidence of an actual behavioral transformation in marriage practice, since all respondents in this study lack direct marital experience. This constitutes an important indication of the need to strengthen understanding of the hierarchy of *maqasid al-syariah*, particularly in maintaining the balance between economic needs and religious interests as a fundamental *maslahah daruriyyah*, alongside efforts to strengthen digital literacy that may help students critically evaluate social-media narratives regarding financial readiness in marriage.

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