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Romance Is Not Enough: Gen Z Families, Household Harmony, And The Challenges Of Shariah Economy In The Digital Era

Suthan Putra Setiawan

Universitas Islam Negeri Kiai Haji Ahmad Shiddiq Jember
Email: Suthanputra22@gamail.com

Abstrak

Fenomena meningkatnya partisipasi Generasi Z dalam institusi pernikahan menghadirkan dinamika baru dalam pembentukan keluarga harmonis sekaligus pengelolaan ekonomi rumah tangga di era digital. Secara positif, Generasi Z memiliki literasi digital yang tinggi, adaptif terhadap ekonomi berbasis platform, serta kecenderungan memanfaatkan teknologi untuk membangun usaha mikro, ekonomi kreatif, dan praktik ekonomi syariah seperti bisnis halal, keuangan digital syariah, dan kewirausahaan sosial berbasis nilai keislaman. Namun demikian, fakta negatif menunjukkan bahwa tingginya ekspektasi romantika pernikahan, ketidakstabilan pendapatan, budaya konsumtif digital, minimnya literasi ekonomi syariah pasca pernikahan, serta tekanan sosial media justru berkontribusi pada konflik rumah tangga dan kerentanan ekonomi keluarga Gen Z. Penelitian-penelitian sebelumnya cenderung memisahkan kajian harmoni keluarga, ekonomi syariah, dan generasi digital, sehingga belum banyak mengkaji keterkaitan integratif antara harmoni rumah tangga Gen Z dan strategi ketahanan ekonomi syariah pasca pernikahan. Oleh karena itu, novelty penelitian ini terletak pada upaya merumuskan konstruksi konseptual keluarga harmonis Generasi Z yang tidak hanya berbasis afeksi dan komunikasi, tetapi juga pada penguatan ekonomi syariah adaptif terhadap ekosistem digital. Rumusan masalah penelitian ini adalah pertama bagaimana karakteristik harmoni keluarga Generasi Z dalam konteks ekonomi pasca pernikahan, dan kedua bagaimana tantangan serta peluang ekonomi syariah digital dalam memperkuat ketahanan keluarga Gen Z. Penelitian ini menggunakan metode studi literatur dengan menelaah buku, artikel jurnal, laporan penelitian, dan dokumen kebijakan terkait keluarga, Generasi Z, dan ekonomi syariah digital. Hasil penelitian menunjukkan bahwa harmoni keluarga Gen Z mensyaratkan integrasi antara nilai-nilai Islam, literasi keuangan syariah, etika digital, serta strategi ekonomi produktif berbasis teknologi sebagai fondasi keberlanjutan rumah tangga di era digital.

Kata Kunci: *Generasi Z, keluarga harmonis, ekonomi syariah, literasi digital, pasca pernikahan.*

Abstract

The phenomenon of increasing participation of Generation Z in marriage presents a new dynamic in building harmonious families and managing household finances in the digital era. Positively, Generation Z has high digital literacy, is adaptable to economic-based platforms, and tends to utilize technology to build micro-enterprises, the creative economy, and Islamic economic practices such as halal businesses, Islamic digital finance, and social entrepreneurship based on Islamic values. However, negative facts indicate that high expectations of marital romance, income instability, a culture of digital consumption, a lack of post-marriage Islamic economic literacy, and social media pressures actually contribute to marital conflict and the economic vulnerability of Gen Z families. Previous studies have tended to separate the study of family harmony, Islamic economics, and the digital generation, resulting in little examination of the integrative relationship between Gen Z household harmony and post-marriage Islamic economic resilience strategies. Therefore, this new research focuses on designing a harmonious family concept for Generation Z, based not only on affection and communication but also on strengthening an adaptive Islamic economy within the digital ecosystem. The research questions are: first, what are the characteristics of harmonious families for Generation Z in the context of the post-marriage economy, and second, what are the challenges and opportunities of the digital Islamic economy in strengthening the resilience of Gen Z families. This research uses a literature review method, reviewing books, journal articles, research reports, and policy documents related to families, Generation Z, and the digital Islamic economy. The results show that harmonious families for Gen Z require the integration of Islamic values, Islamic financial literacy, digital ethics, and technology-based productive economic strategies as the foundation for a longing for a household in the digital era.

Keywords: *Generation Z, harmonious family, Islamic economy, digital literacy, post-marriage.*

INTRODUCTION

Indonesian society is currently dominated by Generation Z, according to data released by the Central Statistics Agency (BPS) the total population of Generation Z is around 74.93 million people, or 27.94% of the total population in Indonesia. Generation Z has a distinctive feature that they have higher digital literacy than previous generations. Based on a survey conducted by the Katadata Insight Center (KIC) with the Ministry of Communication and Information Technology (Kominfo), Generation Z is ranked as the highest technology user who has high digital literacy with a percentage of 60%. On the positive side, Generation Z is more adaptive to the platform-based economy, and is more likely to utilize technology to build micro businesses, creative economy, and sharia economic practices such as halal business, sharia digital finance, and social entrepreneurship based on Islamic values.(Indonesia, t.t.-a)

However, the negative fact of this phenomenon is that Generation Z is decreasing in interest in getting married due to the circulation of the issue "Marriage is Scary" or marriage is scary. According to Dian Khaerani, this phenomenon arises not only as a seasonal trend, but this phenomenon arises because of a rational response to field data that is very worrisome. Based on data from the Ministry of Women's Empowerment and Child Protection (KemPPPA),(Special et al., 2024) Throughout 2023 to 2024, there were 46,500 cases of violence against women in the household. The Central Statistics Agency (BPS) recorded that the total number of divorce cases that occurred in Indonesia reached 463,360 cases in 2023. The factors that cause the high number of cases are disputes and quarrels (233,162 cases) and also economic problems (105,980 cases). Although the factor of disputes and quarrels is the factor with the highest number of cases, the economic factor remains the most crucial factor. Because usually disputes and quarrels that occur in the household are caused by economic instability. (Indonesia, t.t.-b)



Divorce data in Indonesia(*Databoks Indonesia on Instagram*, 2024)

Conceptually, domestic harmony is understood as a condition of balance between emotional, social, and material needs in the family. Within this framework, the family economy is a strategic factor that determines household stability. Sharia economic principles that emphasize justice, responsibility, and sustainability can be an alternative foundation in facing family economic challenges in the digital era. Although many studies have been done on Generation Z

families, most of the research still focuses on the psychological and communication aspects of couples. Studies that link household harmony of Gen Z families with the application of sharia economic principles, especially in the context of the digital economy, are still relatively limited. This condition shows that there is a research gap that needs to be studied further. Therefore, this research is important to understand the economic challenges faced by Gen Z families in the digital era and the role of the sharia economy in maintaining and strengthening household harmony. The results of this study are expected to make a theoretical and practical contribution to the development of more contextual studies of the family and sharia economics.(Alimuddin & Syafruddin, 2025)

The urgency of this research lies in the urgent need to respond to the socio-economic changes faced by Generation Z in building households in the digital era. Marriage no longer only demands emotional and spiritual readiness, but also adaptive economic readiness to the digital ecosystem and job market uncertainty. Without an integrative conceptual framework between family harmony and sharia economic resilience, Gen Z families are at risk of prolonged conflicts due to inequality in economic roles, digital consumptive pressures, and lack of post-marriage sharia financial literacy. Therefore, this research is important to provide a scientific basis that is able to bridge Islamic values with the reality of the digital economy faced by young couples.

In addition, this research has strategic urgency in the development of policy discourse and Islamic family education in Indonesia. The research findings are expected to be a reference for educational institutions, family extension workers, and policymakers in formulating premarital and post-marriage programs that are more relevant for Generation Z, especially in strengthening digital sharia economic literacy and consumption ethics. Thus, this research not only contributes to the development of Islamic family theory and contemporary sharia economics, but also has practical implications in building harmonious, economically independent, and sustainable Gen Z families amid the challenges of the digital age.

METHOD

This study uses Library Research Method(Creswell, 2014, 2019; Huberman & Miles, 1992; Moleong, 2010; Rofiah & Bungin, 2021) with a qualitative-descriptive approach. This approach was chosen to analyze in depth the conceptual construction of Generation Z family harmony and the challenges of the sharia economy in the digital era. The research data is sourced from primary and secondary literature in the form of scientific books, national and international journal articles, research reports, and policy documents relevant to the theme of family, Generation Z, Islamic family law, and digital sharia economics. The literature studied includes issues of marriage romance, Gen Z household dynamics, Islamic financial literacy, and the influence of digital technology on family resilience.

The data collection technique was carried out through a systematic search of academic databases and scientific publishers, then analyzed using thematic analysis with the stages of data reduction, thematic categorization, and conclusion drawn. The analysis is focused on mapping the

relationship between household harmony, Islamic values, and digital-based sharia economic strategies in the context of post-marriage Gen Z families. The results of the analysis are then formulated into a conceptual framework that explains how the integration of affection, digital ethics, and sharia economic resilience can be the foundation for the sustainability of Generation Z families in the digital era.

RESULT AND DISCUSSION

When Love Is Defeated By Algorithms: The Romance Of Gen Z Marriage Amid The Pressure Of The Digital Economy

The romance of Generation Z's marriage cannot be separated from the context of digital transformation that shapes the way we think, interact, and make life decisions. This generation grew up in an ecosystem of social media algorithms, platform economies, and instant culture that influenced their expectations of love, marriage, and household well-being. Marriage is no longer understood solely as a long-term sacred bond, but is often projected as a space for self-actualization, emotional happiness, and social validation that is digitally shown.(Junaidi et al., 2025)

Digital algorithms play a significant role in shaping Gen Z's wedding romance through the ideal relationship standards constructed by social media. The representation of harmonious couples, established lifestyles, and conflict-free romantic relationships creates the illusion of an aesthetically pleasing yet structurally fragile marriage. When the post-marital economic reality is not in line with the digital narrative, domestic conflict becomes inevitable. In this condition, love is often "lost" by the pressure of the digital economy that demands productivity, work flexibility, and financial stability that are not always easy to achieve.(Muchlis et al., 2025)

From an Islamic perspective, marriage is not just an affective relationship, but a social and economic institution that demands a balance of rights and obligations. Concept *Savage, Savage, Savage,* Putting love within the framework of responsibility, commitment, and sustainability of living together. Family harmony is not measured by symbolic romance, but by the ability of couples to manage conflicts, cooperate economically, and maintain relationship ethics in accordance with Islamic values.(Muchlis et al., 2025)

The normative foundation of marriage in Islam is reflected in the words of Allah Swt. in QS. Ar-Rum [30]: 21

ذٰلِكَ فِيْٓ اِنَّ وَّرَحْمَةًۗ مَّوَدَّةً بَيْنَكُمْ وَجَعَلَ اِلَيْهَا لِّتَسْكُنُوْٓا اَزْوَاجًا اَنْفُسِكُمْ مِّنْ لَكُمْ خَلَقَ اَنْ اٰيٰتِهٖٓ وَمِنْ
٢١ يَّتَفَكَّرُوْنَ لِّقَوْمٍ لَاٰيٰتٍ

Among the signs of His greatness is that He created for you pairs of your own (kind) so that you may feel at peace with Him. He has made among you a sense of love and affection. Indeed,

in such things there are signs (of Allah's greatness) for those who think. QS. Ar-Rum [30]: 21(*Surah Ar-Rum Verse 21*, t.t.)

which affirms that marriage was created to bring calmness, affection, and grace between couples. This verse shows that love in marriage is not a momentary emotion, but rather a spiritual foundation that must be nurtured through responsibility, patience, and justice. In the context of Gen Z, this verse is relevant as a critique of the instant romance formed by digital algorithms without economic and mental readiness. The pressure of the digital economy arises in the form of unstable incomes, a flexible work system without guarantees, and an image-based consumption culture. Gen Z is often faced with a paradox between the demands of appearing "ideal" in the digital space and the limitations of the real economy. This condition has a direct impact on the relationship between husband and wife, especially in the division of economic roles, financial management, and household decision-making. Without adequate sharia economic literacy, this pressure has the potential to erode family harmony.(Damanhuri et al., 2025)

Conceptually, Gen Z marriage requires an integrative approach between romance, spirituality, and sharia economic resilience. Love should be positioned as a moral energy that drives economic cooperation, not as an escape from structural reality. The digital sharia economy through halal entrepreneurship, sharia digital finance, and consumption ethics can be a strategic instrument to strengthen Gen Z households without sacrificing Islamic values.(Istianah & Nugroho, 2024)

The implementation of this concept requires a paradigm shift in premarital and post-marriage education, especially for Generation Z. Marriage debriefing does not focus enough on emotional communication, but also on Islamic financial literacy, digital economy risk management, and social media ethics. Thus, Gen Z couples are able to interpret marriage as a space to grow together, not just a stage for digital romance. In the context of Islamic law in Indonesia, the Compilation of Islamic Law (KHI) has actually laid the foundation for marriage as an innate bond to realize the family of sakinah, mawaddah, and rahmah. The principles of responsibility for alimony, family deliberation, and justice in the husband-wife relationship in KHI are relevant to respond to the challenges of the digital economy of Gen Z. However, a contextual reading of KHI is needed so that its values can be implemented adaptively in the reality of the digital economy, so that love is no longer defeated by algorithms, but is strengthened by the awareness of Islamic law, ethics, and economics.(Lutfi, 2025)

From Sakinah To Survival: Sharia Economics As A Determinant Of Household Harmony Of Generation Z

The concept of the sakinah family in Muslim society is normatively understood as a peaceful, stable, and emotionally and socially sustainable domestic condition. However, in the context of Generation Z, the meaning of sakinah has undergone a significant shift from the orientation of tranquility to the logic of survival. The pressures of the digital economy, income uncertainty, and changes in work structures make the sustainability of a household no longer solely determined by affection and commitment, but by economic survival.(Munir & Kusumah, 2023)

Generation Z enters the institution of marriage in a complex socio-economic situation. They live in the midst of a platform economy, a flexible work culture without guarantees, and the high demands of a digital lifestyle. This creates a paradox: on the one hand, Gen Z has new economic opportunities through technology, but on the other hand, faces greater economic risks than previous generations. This reality makes the household economy a dominant factor in determining marital harmony.(Duncan, 2020)

Many Gen Z household conflicts are rooted in an imbalance between romantic expectations of marriage and the realities of post-marriage economics. The representation of the ideal marriage on social media is often not accompanied by images of hard work, financial management, and economic sacrifice. When basic needs and financial stability are not met, emotional relationships become fragile. In this context, domestic harmony is determined more by economic resilience than by romantic symbols.("(PDF) Does Islamic Financial Literacy Provide Young Families' Financial Resilience in the Post Covid-19 Era?," 2025) Sharia economics offers a relevant conceptual framework to address these challenges because it places economic activities within the framework of ethics, justice, and sustainability. The principles of distribution justice, shared responsibility, and the avoidance of excessive consumptive practices make the sharia economy not only an economic system, but also an ethics of family life. In Gen Z households, the sharia economy has the potential to be an instrument of strengthening relationships, not a source of conflict.("(PDF) Transformation of Muslim Family Education in the Digital Era," 2025)

The adaptation of the sharia economy in the digital ecosystem opens up great opportunities for Gen Z families through halal entrepreneurship, sharia digital finance, and a value-based creative economy. However, without adequate sharia economic literacy, these opportunities can actually turn into a source of inequality and role conflicts in households. Therefore, sharia economics must be understood as a collective family strategy, not an individual burden of one partner. The transition from sakinah to survival does not mean the failure of Islamic family values, but rather a reflection of a change in the social context that demands a reinterpretation of domestic practices. Gen Z family harmony is not enough defined as the absence of conflict, but as the adaptive ability to deal with economic pressures in a fair and ethical manner. In this case, sharia economics serves as a structural support that allows sakinah values to remain relevant in conditions of crisis and uncertainty.(Musarrofa et al., 2024)

The implementation of this concept requires strengthening premarital and post-marriage education that includes digital sharia economic literacy, family financial management, and consumption ethics. This approach is important so that Gen Z couples have structural readiness, not just emotional readiness. Thus, households not only survive, but also develop sustainably. The Compilation of Islamic Law (KHI) has affirmed that the purpose of marriage is to build a harmonious and responsible family. The principles of maintenance obligations, family deliberation, and justice in the husband-wife relationship in KHI can be read contextually as the basis for strengthening the economic life of Gen Z families.(Musarrofa et al., 2024)

Analysis

Departing from the two discussions above, it can be analyzed that Generation Z's marriage romance has undergone a fundamental shift due to the dominance of digital algorithms and economic uncertainty. Love and affection that were once the main foundation of marriage are now faced with structural pressures in the form of productivity demands, financial stability, and digital lifestyle expectations. Social media algorithms form ideal relationship standards that often don't align with post-marriage economic realities, leaving Gen Z household harmony vulnerable. In this context, conflict is not just an emotional issue, but a manifestation of the tension between symbolic romance and the reality of the digital economy. Further analysis shows that the concept of sakinah in the Gen Z family can no longer be understood normatively and staticly. The shift from sakinah to the logic of survival indicates a change in the social context that forces households to adapt to high economic risks. Economic resilience is a key variable in maintaining the stability of the husband-wife relationship. Without the ability to survive economically, the values of love, affection, and commitment are easily eroded by structural conflicts stemming from income uncertainty, consumptive culture, and inequality of economic roles in households.

In this framework, sharia economics appears not only as an alternative to the economic system, but as an ethical and structural instrument to strengthen the harmony of Generation Z households. When the sharia economy is digitally adapted through halal entrepreneurship and technology-based sharia finance, it has the potential to bridge the gap between the romance of marriage and the need for economic survival without eliminating Islamic values. Normatively and institutionally, the Compilation of Islamic Law (KHI) provides an important foundation to respond to these challenges. The principles of alimony, deliberation, and justice in the husband-wife relationship in KHI can be read contextually as a framework for strengthening the family economy in the digital era. With adaptive reading, KHI not only serves as a legal norm, but also as an ethical guide in managing the pressures of the digital economy. Thus, Generation Z's household harmony no longer depends on algorithm-constructed romance, but rather on the integration of love, legal awareness, and sharia economic resilience.



CONCLUSION

First, the analysis shows that Generation Z's wedding romance cannot be separated from the influence of digital algorithms and platform-based economic pressures. Social media forms the standard of an ideal relationship that is aesthetic and instantaneous, but often out of step with the uncertain post-marital economic reality. This tension between digital romance expectations and economic structural conditions makes Gen Z household harmony vulnerable, as love is positioned as a symbolic emotion that comes directly to the demands of productivity and financial stability. Second, the shift in the meaning of sakinah towards the logic of survival confirms that Gen Z household harmony is increasingly determined by economic resilience. In this context, sharia economics offers a relevant ethical and structural framework, as it places economic activities within the principles of justice, shared responsibility, and sustainability. The sharia economy not only functions as an economic system, but also as a mechanism to strengthen husband-wife relationships through cooperation, fair financial management, and control of digital consumptive culture.

Third, a contextual reading of Islamic values and the Compilation of Islamic Law (KHI) shows that the principles of alimony, family deliberation, and relational justice remain relevant in responding to the challenges of the digital economy. However, its implementation requires adaptation to the reality of Generation Z who live in the digital economy ecosystem. With the integration of romance, spirituality, and adaptive sharia economics, Gen Z marriages have the potential to not only survive, but also thrive sustainably amid the pressures of algorithms and digital markets.

The next study is interesting to be directed at empirical research on the concrete practices of digital sharia economics in Generation Z households, including economic decision-making patterns, the division of livelihood roles, and the influence of social media on marital stability. In addition, interdisciplinary studies that combine Islamic family law, digital sociology, and sharia economics can enrich understanding of how regulations, ethics, and technology shape the future of Muslim marriage institutions in the digital age.

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