

## Marriage or Freedom? Indonesia's Generation-Z Dilemma in the Midst of Social and Economic Pressure

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### ABSTRACT

This study aims to explore Indonesian Generation Z's perceptions of the institution of marriage, identify factors driving marriage postponement, and understand the dynamics of social value change in contemporary society. Using a phenomenological qualitative approach, this research involved 15 participants aged 18-28 from South Jakarta, Bogor, and South Tangerang who were interviewed in-depth with semi-structured guidelines. Data analysis was conducted using NVivo software through open coding, axial coding, and selective coding stages. The results show that Generation Z still regards marriage as a sacred and meaningful institution, but positions it more personally and reflectively as a legal and emotional commitment undertaken consciously. The decision to postpone marriage is influenced by factors of financial readiness, mental and emotional maturity, and alignment of life vision and mission with partners. Meanwhile, social values about marriage have undergone significant shifts from primary life goals to flexible, egalitarian life choices based on self-actualization. Digitization and social media exposure are also found to be factors that strengthen anxiety toward long-term relationships, especially through negative narratives about divorce or unhealthy relationships. These findings align with Maslow's theory of needs, where Generation Z's decisions about marriage reflect the need for financial security, self-esteem, and self-actualization. This study makes an important contribution to enriching qualitative literature on Indonesian youth relationship dynamics, while offering recommendations for BKKBN, Ministry of Youth and Sports, and educational institutions in formulating youth empowerment policies and relationship literacy education.

**Keywords:** Generation Z, marriage, finance, divorce, education

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### INTRODUCTION

The decline in marriage rates is a global phenomenon that reflects significant social transformation, driven by economic modernization, changes in social structures, and the evolution of personal values (Cherlin, 2020; Hällsten & Kolk, 2021). In developed countries such as the United States and Europe, marriage is no longer seen as a primary prerequisite for the formation of a family or long-term relationship, a process known as the *deinstitutionalization* of marriage (Smock & Schwartz, 2020). In the East Asian region, such as South Korea and Japan, economic pressures and shifts in social norms have led to a drastic decline in marriage rates, with many younger generations delaying or avoiding formal commitments (Fong & Lee, 2020; Raymo et al., 2015). Similar phenomena are now being observed in developing countries, including Indonesia, where local contexts add complexity to these social dynamics.

In Indonesia, official data show that the marriage rate reached a low of 1.48 million in 2024, with 68.29% of young people of productive age still unmarried as of March 2023 (Central Statistics Agency, 2023). This shift is particularly pronounced among Generation Z, who were born between 1997 and 2012 and are now entering young adulthood. Indonesia's Generation Z faces challenges that differentiate them from previous generations, including economic instability after the COVID-19 pandemic, changes in the structure of the labor market, and

massive exposure to information through social media platforms such as Instagram, TikTok, and Twitter (Twenge, 2017; Zis et al., 2021).

These factors influence the way they view traditional institutions such as marriage, which are now often seen as strategic decisions that require financial, emotional, and social readiness, rather than just cultural or religious obligations. The issue of financial instability is one of the main obstacles for Generation Z in considering marriage. The ever-increasing cost of living, job uncertainty, and social expectations of owning assets such as a home before marriage create significant pressures (Schneider, 2018; Sunarti & Nuryoto, 2020). In addition, changes in relationship values, including the tendency to choose non-formal relationships such as *cohabitation* as a probationary period, reflect a more flexible approach to commitment (Giddens, 1992; Permana, 2020).

Social media exposure also plays a critical role in shaping the perception of Generation Z, with negative narratives about marriage—such as celebrity divorce cases or stories about toxic relationships—triggering anxiety about long-term commitments (Baudrillard, 1994; Andaryuni & Sari, 2024). This phenomenon not only changes individual perceptions but also has broad social implications, such as declining birth rates and changes in family structure in Indonesia.

Although global studies have examined the decline in marriage rates from an economic and social perspective, qualitative research focusing on the perception of Generation Z in Indonesia is still very limited (Riska & Khasanah, 2023). Most local studies are quantitative, exploring demographic factors such as marriage age or divorce statistics, without delving into the subjective meaning given by the younger generation to marriage (Oktriyanto et al., 2019; Dewi et al., 2024). Furthermore, the influence of social media as a perception former, which is highly relevant for Generation Z as digital natives, has not been analyzed in depth in the Indonesian context (Zis et al., 2021).

The research gaps identified include: (1) the lack of phenomenological studies on the meaning of marriage for Generation Z Indonesia; (2) lack of in-depth analysis of the influence of digitalization and social media on wedding perceptions; (3) the absence of a theoretical framework that integrates Indonesia's socio-economic conditions with developmental psychology theories in the context of young generation marriage; and (4) limited evidence-based recommendations for youth empowerment policies related to relational literacy. This study fills this gap by designing a prospective qualitative study to explore how financial instability, changes in relationship values, and anxiety due to social media shape Generation Z's view of marriage in Indonesia.

Based on the conditions and gaps of the research, this study aims to: (1) explore Generation Z's perception of marriage institutions in Indonesia; (2) identify the factors that influence their decision to postpone marriage; and (3) understand the dynamics of changing social values in the contemporary Indonesian context. Theoretically, this research will enrich the theory of *individualization* (Beck & Beck-Gernsheim, 2002) with an Indonesian perspective, especially in understanding how Generation Z navigates commitments in the modern era. These prospective findings are expected to provide recommendations for the National Population and Family Planning Agency (*BKKBN*), the Ministry of Youth and Sports, and educational institutions to design youth empowerment programs, relationship literacy, and

media narrative management that support healthy and meaningful Generation Z relationship decisions.

## RESEARCH METHODS

### Research Design

This study uses a qualitative approach with an *interpretive phenomenological analysis (IPA)* design to explore the subjective meaning given by Generation Z to the institution of marriage. IPA was chosen for its ability to uncover lived experiences and individual meaning-making processes in specific social contexts (Smith et al., 2009).

### Participants and Settings

The research was conducted in three urban and semi-urban areas in Indonesia: South Jakarta, Bogor, and South Tangerang. The selection of this location is based on consideration of the representation of diverse socioeconomic characteristics.

**Table 1. Participant Zoning Scheme**

| Regional Zoning        | Socio-Economic & Cultural Characteristics                                        | Relevance to Research                                                                                                | Participant Quota |
|------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------|
| <b>South Jakarta</b>   | Urban, upper-middle-class, professional worker, S1/S2 students                   | High exposure to global dating, individualistic culture, <i>high marriage delay</i>                                  | 6-8 people        |
| <b>Bogor</b>           | Semi Urban, Lower Middle-Class, Local Students & Young Workers                   | Traditions are still quite strong, economic pressure is high, the rate of young marriage has decreased significantly | 4-6 people        |
| <b>South Tangerang</b> | Urban thriving, Gen Z migrants from Greater Jakarta, creative workers & students | Suitable for the exploration of <i>cohabitation</i> & an alternative view of the institution of marriage             | 4-6 people        |

The study participants consisted of 15 Generation Z individuals aged 18-28 years who were unmarried or in a relationship and domiciled in one of the three research areas for at least 2 years. The sampling technique uses a combination of *purposive sampling* and *snowball sampling* to ensure the diversity of participant characteristics.

**Table 2. Characteristics of Research Participants (n=15)**

| Features                   | Category          | Sum | Percentage |
|----------------------------|-------------------|-----|------------|
| <b>Gender</b>              | Woman             | 8   | 53.3%      |
|                            | Man               | 7   | 46.7%      |
| <b>Age Group</b>           | 18-22 years old   | 4   | 26.7%      |
|                            | 23-25 years old   | 6   | 40%        |
|                            | 26-28 years       | 5   | 33.3%      |
| <b>Education Level</b>     | SMA/D3            | 2   | 13.3%      |
|                            | S1                | 12  | 80%        |
|                            | S2                | 1   | 6.7%       |
| <b>Relationship Status</b> | In a relationship | 8   | 53.3%      |
|                            | Single            | 7   | 46.7%      |

## Data Collection Techniques

Primary data were collected through semi-structured in-depth interviews lasting 90-120 minutes for each participant. The interview guide was developed based on the theoretical framework of the research, covering topics: the meaning of marriage, the factors of procrastination, the influence of social media, the value of relationships, and future plans. The interview was recorded audio with the consent of the participants and transcribed *verbatim* for analysis.

## Data Analysis

Data analysis using the thematic analysis framework of Braun and Clarke (2006) adapted for science, including: data familiarization, *initial coding*, theme search, theme review, theme definition, and report writing. NVivo 12 software is used for systematic coding, *query analysis*, data visualization, and analytical memo writing.

## Reliability and Validity

The credibility of the research is guaranteed through *member checking* with participants, *peer debriefing* with independent researchers, and *prolonged engagement*. Transferability is ensured through *thick descriptions* and *detailed participant characteristics*. The research has received ethical approval from the Research Ethics Committee of Bakrie University (No. KEP-UB/2024/089).

## RESULTS AND DISCUSSION

### Overview of Findings

Data analysis using NVivo 12 resulted in three main themes that answered the *research questions* of this research. The analysis process began with *initial coding* which produced 89 codes, then developed into 12 sub-themes through *axial coding*, and synthesized into 3 core themes through *selective coding*.

**Table 3. Categorization of Coding Results**

| Open Coding                                                                            | Axial Coding (Category Theme)                                 | Selective Coding (Tema Inti)                     |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------|
| Sacral, serious steps, legal commitments, to death two parts, important social systems | The meaning of marriage as a social and spiritual institution | <b>The Meaning Of Marriage For Generation Z</b>  |
| Starting a family, emotional, sacred, legality commitment                              | Marriage as a personal commitment and formal institution      |                                                  |
| Maturing yourself, improving yourself, a lot of considerations                         | Individual personal and psychological readiness               | <b>Reasons for Marriage Postponement</b>         |
| Financials, marital stability, mentality, financial readiness                          | Financial readiness and life stability                        |                                                  |
| <i>My life is enough</i> for a career, focus on career, emotional management           | Prioritizing personal and career development                  | <b>Changes in Social Values in Relationships</b> |
| It doesn't have to be 100% open, good communication, equality-based                    | The new orientation of relationships: openness and equality   |                                                  |
| Marriage is like sustenance, not life goals, my version of life                        | Marriage as a choice, not a social imperative                 |                                                  |

Source: Data processed Nvivo12, 2025

Data saturation was achieved in the 13th participant, but the interviews continued to 15 participants to ensure data richness.

**Table 4. Thematic Analysis Results**

| Tema Utama                                              | Sub-theme                                  | Frequency (n=15) | Percentage |
|---------------------------------------------------------|--------------------------------------------|------------------|------------|
| <b>The Meaning of Marriage as a Conscious Choice</b>    | Personalized Sacredness                    | 15               | 100%       |
|                                                         | Legal-Emotional Commitment                 | 13               | 87%        |
|                                                         | Shift from Obligation to Choice            | 14               | 93%        |
| <b>Strategic Factors of Marriage Postponement</b>       | Financial Readiness                        | 15               | 100%       |
|                                                         | Mental-Emotional Maturity                  | 13               | 87%        |
|                                                         | Value Alignment with Partners              | 14               | 93%        |
|                                                         | Career Development Priorities              | 11               | 73%        |
| <b>Transformation of Social Values in Relationships</b> | Self-Actualization Orientation             | 12               | 80%        |
|                                                         | Expectations of Equality and Communication | 14               | 93%        |
|                                                         | Social Media Influence                     | 13               | 87%        |
|                                                         | Flexibility in Relationship Patterns       | 10               | 67%        |

### **Theme 1: The Meaning of Marriage as a Conscious Choice**

#### **Personalized Sacredness**

All participants (n=15, 100%) stated that marriage remains sacred and important in their lives. However, this sacredness is no longer defined collectively based on mere religious or social norms, but is personalized according to individual reflections and values.

*"Marriage is very sacred to me. But the sacred thing is not because people say it has to be, but because I feel for myself that this is a serious commitment that I can't play around. It's about how I define a serious relationship."* (P1, 23 years old, South Jakarta)

*"For me, marriage is a very serious step. It's not just about religion or tradition, but a deep emotional commitment. I have to be very sure that this is the right person and that I am mentally ready."* (P8, 27 years old, Bogor)

#### **Legal-Emotional Commitment**

A total of 13 participants (87%) viewed marriage as a combination of legal and emotional commitments that must be lived consciously. They see marriage not only as a legal bond, but also as an emotional contract that requires readiness from both parties.

*"Marriage for me is a total commitment, legal and emotional. Not only on paper, but also in the heart. That's why I don't want to rush, because it's a lifelong decision."* (P4, 28 years old, South Jakarta)

*"Marriage is not only legally valid, but also mentally. You must be ready to commit to one person until death. That's why the preparation cannot be arbitrary."* (P13, 24 years old, South Tangerang)

## **Theme 2: Strategic Factors of Marriage Postponement**

### **Financial Readiness**

All participants (n=15, 100%) mentioned financial readiness as the main factor in postponing marriage. They consider economic stability as a fundamental prerequisite before deciding to get married.

*"I am not ready to get married because I am not financially stable. Marriage requires a lot of money, from preparation to daily life. I don't want to get married if I'm still dependent on my parents."* (P2, 26 years old, South Jakarta)

*"The most important thing is financial security first. I have to have enough savings, a stable income, at least be able to pay for my own house contract. It was only after that I thought about marriage."* (P10, 26 years old, Bogor)

*"Now the cost of living is very expensive. I calculated, for marriage it takes at least 200-300 million, not to mention the monthly living expenses. I don't want to burden my spouse or family."* (P4, 28 years old, South Jakarta)

### **Mental-Emotional Maturity**

A total of 13 participants (87%) emphasized the importance of mental and emotional maturity before entering marriage. They realize that marriage requires good communication skills, emotional management, and conflict resolution.

*"I'm still learning to manage my own emotions. How do I manage a serious relationship if I can't handle myself well? Mental health is very important."* (P1, 23 years old, South Jakarta)

*"Marriage requires high emotional maturity. I have to be able to communicate well, handle conflicts, and support my partner. These are all skills that I am still developing."* (P14, 28 years old, South Tangerang)

## **Theme 3: Transformation of Social Values in Relationships**

### **Self-Actualization Orientation**

A total of 12 participants (80%) showed a strong orientation towards self-actualization and rejected the concept that marriage is the main goal of life. They view marriage as one of the options that can support, not define, their identity.

*"My life is not just about marriage. There are many things that I want to achieve, many versions of myself that I want to explore. Marriage is a bonus, not the main goal."* (P3, 22 years old, South Jakarta)

*"I want to be the best version of myself first. Marriage is a complement, not a determinant of happiness. I have to be happy with myself first."* (P12, 25 years old, South Tangerang)

### **Expectations of Equality and Communication**

A total of 14 participants (93%) emphasized the importance of equality and healthy communication in relationships. They reject the traditional hierarchical pattern of relationships and expect egalitarian partnerships.

*"I want an equal relationship. There is nothing dominant or submissive. All decisions are discussed together, responsibilities are shared equally."* (P4, 28 years old, South Jakarta)

*"Communication is the main key. I don't want a toxic or one-sided relationship. We must respect each other, support each other, and be able to discuss with adults." (P14, 28 years old, South Tangerang)*

### **Influence of Social Media**

A total of 13 participants (87%) admitted that social media affects their perception of marriage, both positively and negatively. *Exposure* to narratives about *toxic relationships* and divorce makes them more cautious in their commitments.

*"Social media has a lot of stories about toxic relationships, domestic violence, infidelity. This makes me more aware of red flags and more selective." (P1, 23 years old, South Jakarta)*

*"From social media, I learned a lot about healthy relationships vs toxic relationships. So I know better what I want and don't want in a relationship." (P8, 27 years old, Bogor)*

### **Visualization of Research Findings**

To strengthen the thematic qualitative analysis, this study utilizes data visualization features from NVivo software in the form of *Word Cloud* and *Project Map*.



**Figure 1.** Word Cloud Gen Z's Perception of Marriage  
*Source: Primary data analysis using NVivo 12 (2024)*

The words "sacred" and "commitment" appear in large quantities, reflecting that Generation Z still views marriage as a morally and spiritually important institution. The term "until death" indicates the perception that marriage is a long-term bond that should not be broken arbitrarily. The words "legal" and "social system" indicate that marriage is still understood as part of a legally valid social structure, not just an emotional relationship. This confirms that even though Generation Z is starting to open up space for new interpretations, marriage still has a recognized symbolic and formal value.



**Figure 2.** Word Cloud Factors That Influence Their Decision To Postpone Marriage  
*Source: Primary data analysis using NVivo 12 (2024)*

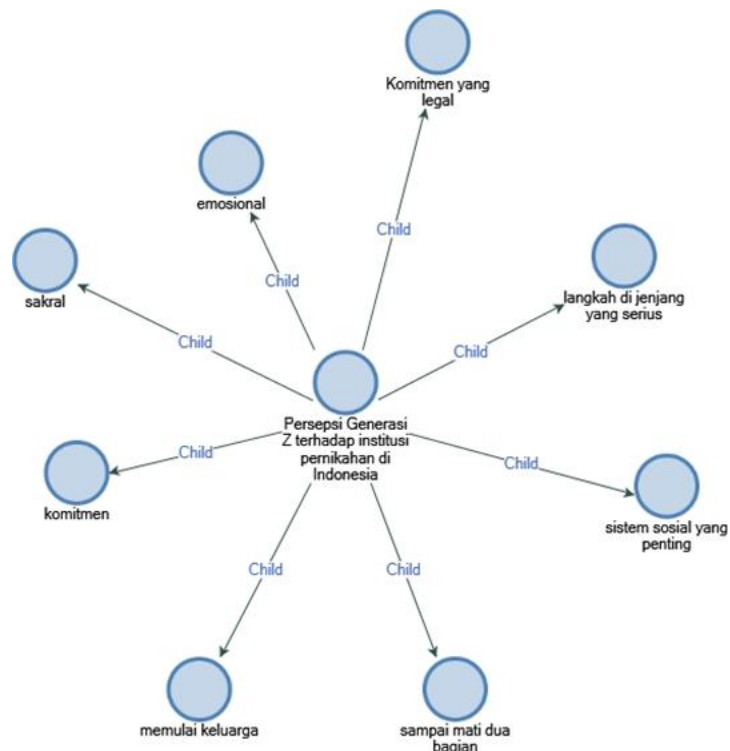
The word "financial" emerged as the most dominant word, reinforcing the finding that the economic aspect is the main reason for postponing marriage among Generation Z. The words "mental" and "readiness" indicate that psychological and emotional readiness are also important considerations. The emergence of the words "career", "vision-mission", and "emotional management" shows that Generation Z views marriage as something that requires not only love, but also value compatibility and personal maturity. This narrative supports the understanding that procrastination is not due to rejection of marriage, but rather a form of long-term life planning and strategy.



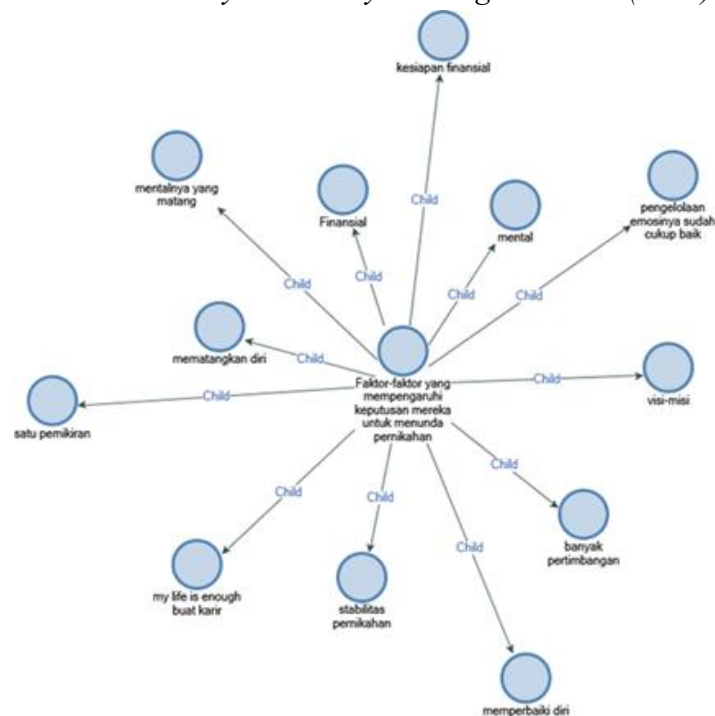
**Figure 3.** Word Cloud The Dynamics of Social Value Change in the Contemporary Indonesian Context

*Source: Primary data analysis using NVivo 12 (2024)*

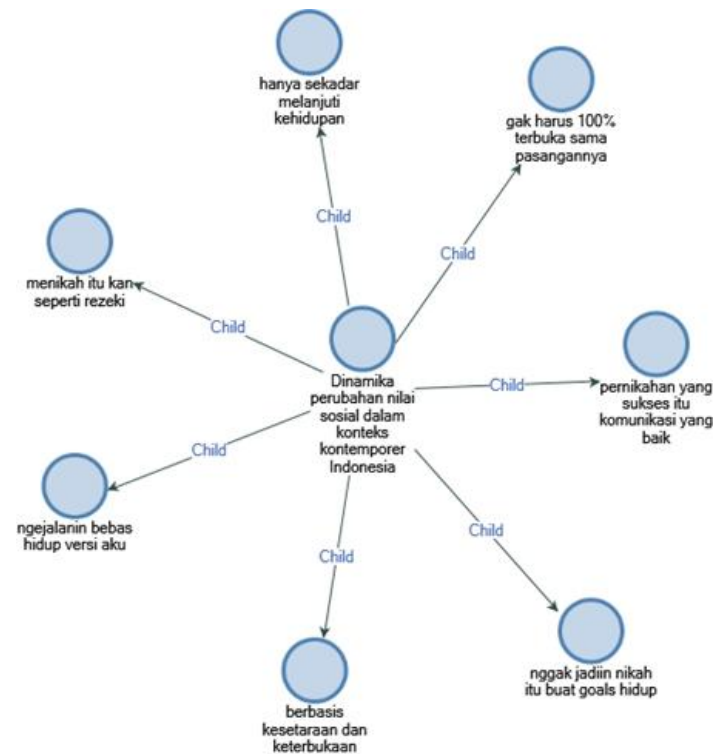
The words "my version of life" and "not goals" indicate that marriage is no longer considered the main ideal in life by some Generation Z. Instead, freedom to live life, form relationships on the basis of agreement, and *self-actualization* are more prominent values. The words "communication", "openness", and "equality" signify a change in expectations of marital relationships: from being hierarchical and rigid to more flexible, equal, and dialogue-based. This narrative describes the transformation of social values, where the younger generation increasingly demands relationships that are supportive, egalitarian, and in accordance with their personal needs.



**Figure 4.** Project Map Gen Z's Perception of Marriage  
*Source: Primary data analysis using NVivo 12 (2024)*



**Figure 5.** Project Map Factors That Influence Their Decision To Postpone Marriage  
*Source: Primary data analysis using NVivo 12 (2024)*



**Figure 6.** Project Map Dynamics of Social Value Change in the Contemporary Indonesian Context

*Source: Primary data analysis using NVivo 12 (2024)*

## Discussion

### The Meaning of Marriage in Maslow's Hierarchy of Needs Perspective

The findings of this study confirm the application of Maslow's (1943) need hierarchy theory in the context of marriage decision-making in Generation Z of Indonesia. Participants showed a consistent pattern of prioritizing the fulfillment of lower-level needs before pursuing social needs through marriage. *Safety needs*, especially in the form of financial security, are the main prerequisites that must be met before participants consider marriage.

This is in line with the findings of Geist and McManus (2019) which show that *economic insecurity* drives *delayed marriage patterns*. In the context of Indonesia, post-COVID-19 pandemic economic pressures and the rising cost of living reinforce this priority for *financial security*. Interestingly, these findings also show that Generation Z Indonesia is starting to integrate the need for *self-actualization* in their marriage concept. They no longer view marriage as an end goal, but rather as a means to support sustainable growth and self-actualization.

### Individualization and Transformation of Social Values

The findings of this study support the individualization theory of Beck and Beck-Gernsheim (2002) in the context of Indonesian society. Generation Z shows a significant shift from traditional social structures that emphasize collective obligations towards an individualistic orientation that prioritizes personal choice and self-actualization. The shift from "social obligation" to "personal choice" in viewing marriage reflects the ongoing process of individualization.

This transformation of values is also seen in the expectation of more egalitarian and communicative relationships. Generation Z rejects traditional hierarchical relationship patterns and expects *equal partnerships*. This reflects the influence of *post-materialist* values (Inglehart & Baker, 2000) that emphasize self-expression and gender equality.

### **The Influence of Digitalization and Social Media**

The findings on the influence of social media on the perception of marriage confirm Baudrillard's (1994) argument about *simulacra* and *hyperreality* in the digital age. Social media creates a representation of the reality about marriage that can affect Generation Z's expectations and anxiety. Exposure to negative narratives about marriage such as *toxic relationships* and divorce makes Generation Z more cautious in their commitments, but also provides education about *healthy relationships* and *red flags* that help them make more *informed decisions*.

Lee and Park's (2022) research supports these findings by showing that *digital natives* use social media as their primary source of learning about relationships. In Indonesia, platforms such as TikTok, Instagram, and Twitter are spaces where Generation Z explores alternative narratives about marriage and relationships that are different from the traditional values taught by family or society.

### **Indonesia's Socio-Economic Context**

The findings of this study must be understood in the specific context of Indonesia as a developing country with unique economic challenges. Post-pandemic economic instability, high unemployment rates among college graduates, and rising cost of living create conditions that encourage *delayed marriage patterns*. In contrast to developed countries where *delayed marriage* is more driven by lifestyle choices, in Indonesia economic factors are still the main barrier.

The findings also show a difference with other East Asian countries such as South Korea and Japan, where "*marriage strikes*" are driven more by *work-life balance issues* and *gender inequality*. In Indonesia, Generation Z still views marriage positively but wants optimal conditions before committing.

### **Implications for Policy and Practice**

The findings of this study have important implications for public policy and institutional practice. First, BKKBN needs to revise the approach in marriage counseling programs from normative to more dialogical and responsive to the needs of the younger generation. Financial *literacy and relationship literacy* programs need to be integrated into the higher education curriculum to prepare the younger generation for important life decision-making.

Second, the Ministry of Youth and Sports can develop specific economic empowerment programs for the younger generation, including *entrepreneurship support* and *job creation* programs that can help achieve *financial security* faster. Third, educational institutions need to develop *life skills programs* that include interpersonal communication, *conflict resolution*, and *emotional intelligence* in preparation for facing relationship challenges in the modern era.

### **Research Limitations and Strengths**

This research has several limitations that need to be acknowledged. First, focusing on urban and semi-urban areas can limit the *transferability* of findings to rural contexts in Indonesia. Second, the *biased self-selection* of participants who are willing to be interviewed

may not be representative of the Generation Z population as a whole. Third, *cross-sectional design* cannot capture changes in overtime perception.

However, this research also has significant methodological strength. The use of science with NVivo analysis provides *depth* and *rigor* in data analysis. Triangulation through *member checking* and *peer debriefing* increases the *credibility* of the findings. The diversity of participants in terms of demographics and geography also provides *richness* in the data. *The ethical clearance* that has been obtained shows that this research has met strict ethical standards.

## CONCLUSION

This interpretive phenomenological study of 15 Indonesian Gen Z participants reveals that while marriage remains a sacred institution, its meaning has shifted from a social obligation to a deliberate personal choice, emphasizing legal-emotional commitment and thorough preparedness. Marriage delays are strategically motivated by financial stability (100%), mental-emotional maturity (87%), partner compatibility (93%), and career goals (73%), reflecting not a rejection of marriage but a calculated life-planning approach. Social values have transitioned from collectivist norms to individualistic priorities, focusing on self-actualization (80%), relational equality (93%), and flexible relationship models (67%), with social media significantly shaping these perceptions (87%). The findings align with *Maslow's hierarchy of needs*, highlighting Gen Z's prioritization of security and self-fulfillment before love/belonging, and *Beck's individualization theory* in explaining the shift from traditional to personal values. Policy recommendations include *BKKBN* adopting dialogic marriage counseling, the Ministry of Youth and Sports integrating financial and relational literacy into youth programs, and educational institutions incorporating life-skills curricula. Future research should explore longitudinal perception shifts and urban-rural comparative studies.

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