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# Qur'anic Marriage Values and Marriage Anxiety among Muslim Generation Z

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**Abstract**

The phenomenon of gamophobia, or excessive fear of marriage, is increasingly observed among Muslim Generation Z due to family trauma, economic uncertainty, and exposure to negative narratives about marriage on social media. This situation creates tension between Islamic teachings that present marriage as a source of *sakinah, mawaddah*, and *rahmah* and the perceptions of young Muslims who often associate marriage with risk and emotional burden. This study aims to explore how Muslim Generation Z perceive marriage, identify factors contributing to marriage anxiety, and examine how Qur'anic marriage values are understood and interpreted in relation to these concerns. Employing a qualitative approach within the Living Qur'an framework of Ahmad Rafiq, data were collected through in-depth interviews with ten participants in Surabaya, including students, young professionals, a family counselor, and a religious counselor. The data were analyzed using thematic analysis. The findings indicate that marriage anxiety is shaped by family conflict experiences, economic pressures, social media influence, and limited internalization of Qur'anic marriage values. Although most participants were familiar with concepts such as *sakinah, mawaddah, rahmah*, mutual support, and responsible partnership, these values were often understood at a cognitive level and had not always been translated into emotional confidence regarding marriage. The study identifies a gap between normative religious understanding and personal readiness for marital commitment. The findings suggest that strengthening reflective and contextual engagement with Qur'anic marriage values may contribute to helping Muslim youth develop more constructive perspectives on marriage. This study contributes to Living Qur'an scholarship by examining how Qur'anic teachings on marriage are interpreted within the context of contemporary marriage anxiety among Muslim Generation Z.

**Keyword:** Gamophobia, Living Qur'an, Generation Z Muslims, Marriage Anxiety, Qur'anic Reception

***Abstrak***

*Fenomena gamophobia atau ketakutan berlebihan terhadap pernikahan semakin banyak ditemukan pada Generasi Z Muslim akibat trauma keluarga, ketidakpastian ekonomi, serta paparan narasi negatif tentang pernikahan di media sosial. Kondisi ini menimbulkan ketegangan antara ajaran Islam yang memandang pernikahan sebagai sarana mewujudkan sakinah, mawaddah, dan rahmah dengan persepsi sebagian generasi muda Muslim yang sering mengaitkan pernikahan dengan risiko dan beban emosional. Penelitian ini bertujuan untuk mengeksplorasi persepsi Generasi Z Muslim terhadap pernikahan, mengidentifikasi faktor-faktor yang memengaruhi kecemasan terhadap pernikahan, serta mengkaji bagaimana nilai-nilai pernikahan dalam Al-Qur'an dipahami dan ditafsirkan dalam kaitannya dengan kekhawatiran tersebut. Penelitian ini menggunakan pendekatan kualitatif dalam kerangka Living Qur'an yang dikembangkan oleh Ahmad Rafiq. Data dikumpulkan melalui wawancara mendalam terhadap sepuluh partisipan di Surabaya yang terdiri atas*

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*mahasiswa, profesional muda, konselor keluarga, dan penyuluh agama. Data dianalisis menggunakan analisis tematik. Hasil penelitian menunjukkan bahwa kecemasan terhadap pernikahan dipengaruhi oleh pengalaman konflik keluarga, tekanan ekonomi, pengaruh media sosial, serta terbatasnya internalisasi nilai-nilai pernikahan dalam Al-Qur'an. Meskipun sebagian besar partisipan telah mengenal konsep sakinah, mawaddah, rahmah, dukungan timbal balik, dan kemitraan yang bertanggung jawab, nilai-nilai tersebut umumnya masih dipahami pada tataran kognitif dan belum sepenuhnya terwujud menjadi keyakinan emosional dalam menghadapi pernikahan. Penelitian ini menemukan adanya kesenjangan antara pemahaman normatif keagamaan dan kesiapan pribadi untuk berkomitmen dalam kehidupan pernikahan. Temuan ini menunjukkan bahwa penguatan keterlibatan yang reflektif dan kontekstual terhadap nilai-nilai pernikahan dalam Al-Qur'an dapat membantu generasi muda Muslim membangun perspektif yang lebih konstruktif mengenai pernikahan. Penelitian ini berkontribusi pada kajian Living Qur'an dengan menelaah bagaimana ajaran Al-Qur'an tentang pernikahan ditafsirkan dalam konteks kecemasan pernikahan yang dialami oleh Generasi Z Muslim kontemporer..*

***Kata Kunci:*** *Gamophobia, Living Qur'an, Generasi Z Muslim, Kecemasan Pernikahan, Resepsi Al-Qur'an*

## A. Introduction

The phenomenon of gamophobia, or excessive fear of marriage and long-term commitment, is increasingly a concern of social and religious studies in the contemporary era. This phenomenon is not just a normal anxiety leading up to commitment, but is often portrayed as a real social resistance to the institution of marriage, particularly among the global young generation. In the study of marital psychology, gamophobia is seen as a form of anxiety and avoidance rooted in modern psychosocial and cultural factors that shape perceptions of relationships and commitment to life as a couple.[1]

Globally, the phenomenon of delaying or declining marriage rates has been reported in many countries and is associated with structural factors (economic, employment), cultural (individualism), and psychosocial factors (fear of commitment, fear of emotional stability). Contemporary psychology research also highlights the role of fear of closeness and commitment in shaping the decision to marry or not marry, as well as how social media reinforces those anxiety-fueling narratives.[2]

Gamophobia arises along with changing social values, economic uncertainty, and exposure to social media discourses that highlight the failure of marriage and single life as legitimate life choices. Recent qualitative and quantitative studies have shown significant levels of marriage anxiety among young adult groups in several Asian countries, for example, a study that found the proportion of respondents with marriage-related anxiety reached tens of percent in a survey of young people in China.[3]

Factors such as past relationship trauma, economic uncertainty, and the influence of social media contribute to a negative image of married life. An experimental study in the

[1] Ridhani Ayu Nur Hikmah, Khoirun Nidhom, and Muhammad Ghifari, 'Gamophobia in Contemporary Society: An Integrative Analysis of Qur'anic Exegesis and Marital Psychology through Tafsir Al-Munir', *TAFSE: Journal of Qur'anic Studies*, 9.2 (2024), 222 <https://doi.org/10.22373/tafse.v9i2.29283>.

[2] Eugene Tartakovsky, 'Who Is Afraid of Romantic Relationships? Relationship Fears and Their Connection with Personal Values and Socio-Demographic Variables', *Behavioral Sciences*, 15.2 (2025) <https://doi.org/10.3390/bs15020191>.

[3] Joanna Nian Chang, 'Why Do Chinese Women Experience Gamophobia? Psychoanalytic Theory Assisted Discourses Analysis', *Frontiers in Psychology*, 15.April (2024), 1–11 <https://doi.org/10.3389/fpsyg.2024.1357795>.

journal Qur'anic interpretation shows that this negative perception is rooted in the narrative construction of pop culture that creates fears of emotional and social instability in marriage.[4]

At the Indonesian national level, the phenomenon of "Marriage Is Scary" disseminated on social media illustrates how Generation Z Muslims face social pressures and digital culture that deifies the value of individualism, as well as creating a narrative of fear over the issue of marriage. This narrative is then reinforced by economic factors, future uncertainty, and lack of pre-marriage education based on religious and social values.[5]

This phenomenon has also spread to the religious realm, where the younger generation of Muslims often experience ambivalence between the teachings of Islam that place marriage as sunnah and a source of blessings, and the contemporary social stigma that portrays marriage as a psychological burden. A phenomenological study of Muslim youth in Indonesia reveals that, despite the normative understanding of marriage in Islam, social realities encourage Generation Z to take a doubtful attitude and even avoid such commitments.[6]

Contemporary social developments show a significant shift in the way the younger generation views marriage. Among Generation Z Muslims, it is characterized by excessive anxiety about long-term commitments, fear of domestic failure, and resistance to the institution of marriage itself.[7]

Existing studies have largely examined marriage anxiety through psychological, sociological, and economic perspectives. These studies have successfully identified factors such as family trauma, fear of commitment, financial uncertainty, and social media influence. However, relatively little attention has been paid to the role of religious values in shaping how young Muslims interpret and respond to these anxieties. In Muslim societies, marriage is not merely a social institution but is also understood through religious frameworks that influence expectations, responsibilities, and perceptions of family life. Therefore, examining marriage anxiety through the lens of Qur'anic marriage values offers an important perspective for understanding how religious beliefs interact with contemporary social realities.

As a religion that places marriage in a noble and sacred position, Islam has a concept of marriage that emphasizes not only the external aspect, but also the spiritual and social dimensions that lead to peace (*sakinah*), affection (*mawaddah*), and mercy (*rahmah*). In this context, a fundamental question arises: (1) How do Muslim Generation Z understand Qur'anic teachings on marriage? (2) What factors contribute to marriage anxiety and gamophobia among Muslim Generation Z? (3) How are Qur'anic marriage values interpreted and related to respondents' perceptions of marriage and marital commitment?

Chang's research shows that gamophobia in modern women in China is not only born from personal factors, but is also the result of a complex interaction between family trauma, social pressure, and the growing value of women's independence in modern society. This research succeeded in revealing the psychological dimension of fear of marriage through a

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[4] VARSHA and DHRUTHI S. PRASAD, 'The Impact of Social Media on Gamophobia Among the Male and Female Population in Bengaluru', *International Journal of Current Science*, 15.2 (2025), 372–411 <https://doi.org/10.56975/ijcsp.v15i2.302688>.

[5] Dwi Arini Zubaidah, 'Fenomena Tren Marriage Is Scary Di Kalangan Generasi Z: Perspektif Hukum Positif Di Indonesia', *Maqasid Jurnal Studi Hukum Islam*, 14.3 (2025), 48–59.

[6] Muhammad Ghazali, 'Marriage Is Scary Among Indonesian Youth : Theological and Social Perspectives', *Fikrah: Jurnal Ilmu Aqidah Dan Studi Keagamaan*, 13.1 (2025), 81–96 <https://doi.org/10.21043/fikrah.v13i1.29219>.

[7] Alifa Izzatun NIsa and Mirna Nur Alia Abdullah, 'Fenomena Gamophobia Pada Gen Z Dampak Dari Kasus Perceraian Orang Tua', *SABANA: Jurnal Sosiologi, Antropologi, Dan Budaya Nusantara*, 3.3 (2024), 243–48 <https://doi.org/10.55123/sabana.v3i3.3361>.

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psychoanalytic approach, but still left a void in the spiritual and religious aspects as a source of resolving inner conflicts. Thus, the research opens up space for the development of more integrative studies, especially in the Islamic perspective, by including the values of the Qur'an, the concept of *sakinah, mu'asyarah bil ma'ruf*, and family spirituality as an instrument for the formation of emotional readiness and psychological balance in facing marriage.[8]

Meanwhile, *Tabatabaifar* in his research showed that schema therapy has significant effectiveness in reducing gamophobia in single men through a change in a maladaptive mindset towards marriage. These findings confirm that fear of marriage can be intervened through a psychological approach that focuses on the reconstruction of an individual's cognitive and emotional schemas. However, the research is still oriented towards modern psychotherapy approaches and has not integrated Islamic values, even though the research was conducted in Muslim societies which have a strong religious basis in the definition of marriage. This limitation opens up opportunities for the development of therapeutic models based on Islamic spirituality, such as the Living Qur'an approach that instills the understanding of marriage as worship, a means of building calm (*sakinah*), and a medium for the formation of emotional and spiritual maturity in family life.[9]

The study, titled "Gamophobia and Family Communication Patterns among Unmarried Postgraduate Students at Yarmouk University in Jordan," it was found that dysfunctional family communication patterns have a significant influence on the emergence of gamophobia in unmarried graduate students. These findings confirm that the family is the main space in shaping perceptions, emotional readiness, and individual perspectives on marriage. However, this research is still limited to a purely psychological and family communication approach without involving the religious-spiritual dimension that is actually very important in the context of Muslim society. Through the Living Qur'an approach, the phenomenon of gamophobia can be analyzed more deeply by looking at how the values of the Qur'an are brought to life in the practice of family communication, such as the principles of *mawaddah wa rahmah, mu'asyarah bil ma'ruf*, and the concept of *sakinah* in QS. Ar-Rum: 21. This approach opens up space for the internalization of Qur'anic values in family relationships not only as a moral guideline, but also as a social and spiritual therapy that is able to shape mental readiness and reduce the fear of marriage in the younger generation of Muslims.[10]

In the context of modern urban society, a study on "The Impact of Social Media on Gamophobia among Male and Female Population in Bengaluru India" found that social media has a great influence in shaping gamophobia through the spread of negative narratives about divorce, domestic conflicts, and marriage failure in the digital space. These findings confirm that modern technology and information flows can influence an individual's social construction of the meaning of marriage, particularly in urban societies. However, the research still uses a secular approach that focuses on social and media aspects without considering the spiritual dimension as a psychological fortress in the face of exposure to negative information. Through the Living Qur'an approach, this phenomenon can be understood more comprehensively by looking at how the values of the Qur'an are internalized in digital life, such as the principles of *tabayyun, husnuzan, sakinah,* and self-

[8] Chang.

[9] Seyed Mehdi Tabatabaifar, 'The Effectiveness of Schema Therapy on the Fear of Marriage (Gamophobia) among Single Buys', *Journal Adolescent and Youth Psychological Studies*, 1.1 (2020), 277–86.

[10] Dr. Ali Saleh Jarwan and Yasmeen Khaled Abu- Al-Rub, 'Gamophobia and Its Relationship with Family Communication Patterns among Unmarried Postgraduate Students at Yarmouk University', *Evolutionary Studies in Imaginative Culture*, 2024, 206–27 <https://doi.org/10.70082/esiculture.vi.682>.

control over information that destroys inner peace. This approach shows that the Living Qur'an not only functions as a religious practice, but also as a source of spiritual resilience that is able to build mental readiness, maintain optimism about marriage, and filter the negative influence of social media on the young generation of Muslims.[11]

Nisa & Abdullah's research titled "The Phenomenon of Gamophobia in Gen Z: The Impact of Parental Divorce Cases in Indonesia" highlights the influence of trauma due to parental divorce on the fear of marriage in Generation Z. In this study, it is emphasized that the family is the main space in shaping perceptions, emotional readiness, and individual perspectives on marriage. However, this research is still limited to a purely psychological and family communication approach without involving the religious-spiritual dimension that is actually very important in the context of Muslim society. Through the Living Qur'an approach, the phenomenon of gamophobia can be analyzed more deeply by looking at how the values of the Qur'an are brought to life in the practice of family communication, such as the principles of *mawaddah wa rahmah, mu'asyarah bil ma'ruf*, and the concept of *sakinah* in QS. Ar-Rum: 21.[12]

A review of previous studies demonstrates that marriage anxiety has primarily been investigated through psychological, sociological, communication, and therapeutic perspectives. While these studies provide valuable explanations regarding the causes of marriage anxiety, limited research has explored how Qur'anic marriage values influence young Muslims' perceptions of marriage. This study addresses that gap by examining the relationship between marriage anxiety and the understanding of Qur'anic values such as sakinah, mawaddah, rahmah, mutual protection, and responsible partnership among Muslim Generation Z. While these studies establish that psychological, familial, and digital factors drive gamophobia, none examine whether religious knowledge itself functions as a protective resource or merely as inert normative information. This study addresses that question directly: it finds that Muslim Generation Z's familiarity with Qur'anic marriage concepts is largely cognitive rather than affective, suggesting that the persistence of marriage anxiety among religiously literate youth is not a knowledge gap but an internalization gap. This distinction reframes the policy implication premarital education needs experiential and psychospiritual mechanisms, not additional doctrinal content

Unlike previous studies that predominantly explain gamophobia through psychological, sociological, or communication perspectives, this study demonstrates how Qur'anic reception operates as a psychospiritual coping mechanism among Muslim Generation Z. Rather than treating marriage-related verses merely as theological texts, this study empirically examines how these verses are interpreted, internalized, and mobilized by young Muslims to negotiate anxiety, uncertainty, and fear regarding marriage. The novelty of this study therefore lies in revealing the role of Living Qur'an practices as a source of emotional resilience in responding to gamophobia. Based on these considerations, this study focuses on the relationship between Qur'anic marriage values and marriage anxiety among Muslim Generation Z. Rather than examining marriage solely as a legal or theological concept, the study investigates how young Muslims understand Qur'anic teachings on marriage and how those understandings interact with contemporary concerns regarding commitment, family life, and future marital responsibilities. Furthermore, this study extends the application of Living Qur'an scholarship beyond its commonly explored domains such as ritual practices, education, and local religious traditions. It introduces marriage anxiety as a contemporary psychosocial issue through which Qur'anic reception can be examined,

[11] VARSHA and PRASAD.
[12] Alifa Izzatun NIsa and Mirna Nur Alia Abdullah.

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thereby expanding the analytical scope of Living Qur'an studies into the field of emotional and psychological well-being.

This study aims to explore how Muslim Generation Z perceive marriage in the midst of contemporary social challenges and to examine how Qur'anic teachings on marriage are understood, interpreted, and incorporated into their views regarding marital commitment. Particular attention is given to the ways Qur'anic values function as sources of meaning in responding to marriage anxiety and concerns about future family life.

The urgency of this research lies in the strengthening of the phenomenon of gamophobia among Generation Z Muslims, which has the potential to weaken family institutions and change the values of marriage in Muslim society. So far, the study of marriage in Islam tends to be normative and textual, while research on gamophobia uses more psychological and sociological approaches that are separate from the religious dimension. This research is important because it presents an integrative approach that empirically bridges the teachings of the Qur'an and the social realities of the younger generation.

Theoretically, this research contributes to contemporary discussions on Qur'anic values and Muslim youth studies by providing empirical insights into how marriage-related Qur'anic teachings are understood within the context of modern social anxieties. Practically, the findings may contribute to the development of premarital education, religious counseling, and family resilience programs for young Muslims.

This study employs a qualitative empirical approach to explore how Muslim Generation Z understand marriage, experience marriage-related anxieties, and interpret Qur'anic teachings concerning marital life. The qualitative approach was selected because it enables an in-depth examination of subjective experiences, personal perceptions, and meaning-making processes related to marriage.

The Living Qur'an is a research method that views the Qur'an not only as a holy book, but also as something that is actualized and manifested in real life. The study of the Qur'an does not stop at the text and its variety of interpretations, but also includes various forms of implementation of the understanding and interpretation of the Qur'an in social life, both in the relationship between man and God and the relationship between man and others and the universe.[13]

The Living Qur'an can be understood as the scientific study of various social phenomena related to the existence of the Qur'an in the midst of Muslim societies or other communities that interact with it, which has been going on for more than fourteen centuries.[14] Although the study of the Qur'an has developed for quite some time, most of its studies until now still focus on textual aspects and have not touched much on other dimensions, such as public understanding, attitude, and acceptance of the Qur'an in daily life.[15]

According to Ahmad Rafiq, the living Qur'an is an approach that views the Qur'an not only as an interpreted text, but also as a source of value that is present and interacts with the social life of the community. The focus of this study lies in how Muslims accept,

[13] Heddy Shri Ahimsa-putra, 'THE LIVING AL-QUR ' AN : Beberapa Perspektif Antropologi', *Walisongo: Jurnal Penelitian Keagamaan Sosial*, 20.1 (2012), 235–60.

[14] Mohammad Alfin Makmunzir Mukhtar, Darwis Hude, Muhammad Hidayat, 'Gender, Inheritance, and the Living Qur'an: The Implementation of Justice for Women in Inheritance Distribution in Aceh, Indonesia', *El-Usrah: Jurnal Hukum Keluarga*, 9.1 (2026), 60–83 <https://doi.org/10.22373/ujhk.v9i1.30612>.

[15] Halimah Basri Miswar, Andi, 'Inheritance Rights of Women in Makassar Society: A Study of Living Qur'an and Its Implications for Islamic Law', *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 6.2 (2022), 537–55 <https://doi.org/10.22373/sjhk.v6i2.13882>.

understand, and implement the teachings of the Qur'an in various aspects of life. Therefore, the living Qur'an seeks to reveal the forms of actualization of the Qur'an in the social, cultural, and religious realities that develop in the midst of society.[16]

In this framework, Ahmad Rafiq grouped the community's response to the Qur'an into three forms of reception, namely exegetical reception, which is related to the process of understanding and interpreting verses; aesthetic reception, which is reflected in the appreciation of the beauty of the Qur'an through the art of reading and calligraphy; and functional reception, which shows the use of the Qur'an as a practical guide in daily life. These three forms of reception illustrate that the Qur'an is not only positioned as a source of normative teachings, but also as a force that shapes the mindset, behavior, and social practices of Muslims.[17]

In this study, the Living Qur'an framework is employed to examine how marriage-related Qur'anic teachings are perceived and interpreted by Muslim Generation Z within contemporary social contexts. Rather than focusing on textual exegesis, the analysis seeks to understand how respondents relate Qur'anic values to their personal experiences, concerns about marriage, and expectations regarding future family life. Thus, the Living Qur'an perspective serves as a lens for exploring the interaction between scriptural values and lived social realities.

Among Ahmad Rafiq's three categories of Qur'anic reception, this study primarily focuses on functional reception. The analysis examines how respondents relate Qur'anic teachings on marriage to their personal concerns, emotional experiences, and expectations regarding future family life. Therefore, the study is not intended to reinterpret marriage verses textually, but to investigate how Qur'anic values function as meaningful references in shaping attitudes toward marriage among Muslim Generation Z.

Therefore, as a research method, the Living Qur'an serves as an analytical tool that views the Qur'an not only as a holy book, but also as a social text that is practiced and brought to life in the life of Muslim society.[18]

This research was conducted in the city of Surabaya because the city represents an urban area with the dynamics of the social life of the young generation of Muslims that are quite diverse, especially in terms of interpersonal relationship patterns, views on marriage institutions, and the strong influence of digital media in shaping the way of thinking of the younger generation. The informants in the study amounted to 10 people who were determined through purposive sampling techniques, consisting of students, young Muslim workers, family counselors, and religious counselors who were considered to have an understanding and experience related to the phenomenon of fear of marriage (gamophobia). Meanwhile, the category of generation Z in this study refers to individuals born between 1997 until 2012. Participants were selected through purposive sampling based on three criteria: (1) belonging to Generation Z (aged 18-29 years), (2) identifying as Muslims, and (3) having expressed concerns, anxiety, hesitation, or reflective attitudes regarding marriage. Additional informants, including family counselors and religious extension officers, were included to provide contextual perspectives on the phenomenon of marriage anxiety among Muslim youth.

Table 1. Demographic Characteristics of Research Participants

[16] Ahmad Rafiq, 'Living Qur'an: Its Texts and Practices in the Functions of the Scripture', *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis*, 22.2 (2021), 469–84 <https://doi.org/10.14421/qh.2021.2202-10>.

[17] Rafiq.

[18] Umniyatul Labibah, 'Living Qur ' an of Pesantren Women : A Manifestation of Surat An- Nisa 34 in A Woman Leadership Role of Nyai Munjidah Wahab', *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis*, 23.1 (2022), 89–110 <https://doi.org/10.14421/qh.2022.2301-05>.

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| Code | Age | Gender | Status | Occupation |
|---|---|---|---|---|
| **APS** | 22 | Female | Single | Student |
| **LM** | 22 | Male | Single | Student |
| **NF** | 24 | Female | Single | Private Employee |
| **ST** | 24 | Male | Single | Private Employee |
| **ML** | 23 | Male | Single | Student |
| **YR** | 23 | Male | Single | Student |
| **DS** | 21 | Female | Single | Student |
| **SR** | 21 | Female | Single | Student |
| **MR** | 45 | Male | Married | Family Counselor |
| **FM** | 42 | Male | Married | Religious Counselor |

In this study, gamophobia was not treated as a clinical diagnosis. Instead, it was operationally understood as persistent anxiety, fear, avoidance, or excessive concern regarding marriage and long-term commitment. Indicators were adapted from contemporary psychological literature and included fear of marital failure, avoidance of marriage-related discussions, anxiety concerning future family responsibilities, and concerns regarding emotional or economic readiness for marriage.

Data collection was carried out through in-depth interviews**,** limited observations, and supporting documentation such as reflective notes or personal narratives related to marriage perceptions. This technique allows researchers to obtain rich and layered empirical data while also illustrating how Qur'anic values are understood and internalized in everyday life. To enhance credibility, the study employed source triangulation by comparing information obtained from students, young workers, family counselors, and religious extension officers. Data consistency was also examined across interviews to identify recurring themes and patterns.

The research procedure begins with the stage of planning and mapping problems, namely, the researcher reviews the literature related to gamophobia, the concept of marriage in Islam, and the Living Al-Qur'an approach to formulate research focus and interview guidelines. The next stage is the determination of the research subject purposively, namely Generation Z Muslims who have social backgrounds and experiences relevant to the issue of marriage. After that, the researcher collected field data through in-depth interviews, limited observations, and documentation, while still paying attention to research ethics such as informant consent and data confidentiality.

The interview data were analyzed using thematic analysis following Braun and Clarke's six-step procedure: familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final report. Through this process, recurring patterns related to marriage anxiety, Qur'anic reception, and the internalization of marriage values were systematically identified and interpreted.

Conclusions are drawn inductively by relating empirical findings with the theoretical framework of Living Al-Qur'an and the concept of marriage in Islam. This analysis aims to explain how Qur'anic values are understood and internalized by Generation Z Muslims, as well as the extent to which these meanings contribute to preventing or reducing gamophobia. The limitation of this study lies in the subjective interpretation of Generation Z Muslims of the concept of marriage in Islam, so the results of the study are not intended to be generalized statistically to the entire population. This study also does not measure the level of gamophobia quantitatively, but focuses on individual experiences, perceptions, and the construction of meaning based on an empirical qualitative approach. Therefore, the findings

of this study are more appropriately understood as an in-depth and contextual picture that opens up space for further research with a quantitative or *mixed methods approach* to expand the validity and generalization of the findings. In addition, the relatively small number of participants limits the transferability of findings to broader Muslim Generation Z populations. Therefore, the findings should be interpreted as context-specific insights rather than statistically generalizable conclusions.

The researchers acknowledge their position as Muslim academics familiar with Islamic family discourse and Qur'anic studies. This background facilitated access to participants and interpretation of religious narratives but also carried the potential for interpretive bias. To minimize such bias, reflective notes were maintained throughout the research process and findings were continuously compared with participant narratives and relevant scholarly literature.

## B. Result And Discussion

### Generation Z Muslims' Perception of Marriage and Gamophobia

Based on the results of the interviews, the majority *of Generation Z Muslim* respondents stated that marriage is understood as an important institution in Islam**,** but is viewed with different emotional and social complexities compared to normative understandings. Many participants admitted that they were aware of Islamic teachings that affirm marriage as a sunnah and a means of peace (*sakinah*) and affection, but this understanding is often theoretical and has not been fully applied in the context of their daily lives. This is consistent with research findings that show that young people often experience a gap between normative religious knowledge and the practical reality of their lives.[19]

APS, a 22-year-old female student, described her fear of marriage as closely related to her childhood experience of witnessing recurring parental conflict. Since early adolescence, she had observed frequent arguments within her family, leading her to associate marriage not with emotional security but with tension and instability. According to APS, many couples appear to remain together primarily because of social expectations or concern for their children rather than because of genuine marital satisfaction. These observations shaped a perception that marriage may not necessarily lead to happiness and emotional fulfillment. Consequently, APS expressed hesitation toward early marriage and preferred to focus on education and career development before considering long-term marital commitments.[20] This experience caused her to worry about getting married at a young age because she was afraid of experiencing domestic failure like her parents experienced. Therefore, she chose to prioritize education and career development rather than planning a wedding in the near future.

LM expressed a similar concern. Growing up in a family environment characterized by persistent conflict, he developed anxiety regarding his own future capacity to establish a healthy household. Rather than rejecting marriage altogether, LM feared repeating the patterns of dysfunction he had witnessed within his family. His concerns were not directed toward the institution of marriage itself but toward the possibility of reproducing unhealthy relationship dynamics. These experiences suggest that family background plays a significant role in shaping perceptions of marital commitment among Muslim Generation Z.[21]

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[19] Maisyanah and others, 'Living Qur'an Approach to Improve Critical Thinking Skills in Islamic Religious Education Learning', *Al-Hayat: Journal of Islamic Education*, 8.4 (2024), 1383–98 <https://doi.org/10.35723/v8i4.7>.

[20] Interview with APS & LM, 'Student Gen Z In Mulyorejo Surabaya', On November 12, 2025.

[21] LM.

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Taken together, the narratives of APS and LM demonstrate how family experiences contribute to the formation of marriage anxiety. Exposure to repeated domestic conflict appears to influence not only emotional readiness for marriage but also expectations regarding the likelihood of achieving a harmonious family life. The findings indicate that gamophobia among some young Muslims is rooted not merely in individual fear but in socially and emotionally embedded experiences that shape their understanding of intimate relationships

Almost the same view was also conveyed by NF and ST (24 years old), a private worker, who assessed that social media also shaped his fear of marriage. She admitted that she was often exposed to various content regarding infidelity, divorce, domestic violence, and complaints from married couples which were considered to reflect the reality of family life today. According to him, exposure to negative narratives that continue to appear in digital media makes it easier for Generation Z to have a pessimistic view of long-term relationships. In addition, NF is worried that home life will limit personal freedom and space for self-development.[22]

Not only family and social media factors, economic problems are also the main factor in the emergence of gamophobia among generation Z. ML and YR (23 years old), a student, explained that the high standards of economic establishment cause many young men to feel that they are not yet worthy of marriage. He assessed that society today demands that men have a permanent job, a stable income, a house, and a vehicle before building a household. These demands give rise to psychological pressure and a lack of confidence. According to him, the fear of getting married does not mean rejecting marriage, but there is anxiety because of not being able to meet the expectations of the partner and social demands in the surrounding environment.[23]

A particularly important finding emerged from interviews with DS and SR, two female university students aged 21. Both participants demonstrated familiarity with basic Islamic teachings concerning marriage; however, their understanding was largely confined to legal and ritual dimensions. They explained that public discussions of marriage within their religious environment frequently emphasized issues such as the marriage contract, lawful and unlawful relations, and the distribution of spousal roles. As a result, marriage was often perceived as a formal religious obligation rather than a holistic institution designed to cultivate emotional well-being, mutual support, and personal growth. This pattern suggests that exposure to religious knowledge alone does not automatically produce a positive perception of marriage among Muslim Generation Z. Instead, the way religious teachings are communicated and internalized appears to play a significant role in shaping attitudes toward marital commitment.[24]

DS further emphasized that contemporary discussions of marriage rarely address psychological well-being, emotional resilience, or mental health, despite the growing relevance of these issues among young adults. According to her, many members of Generation Z are more concerned about emotional stability and psychological compatibility than purely legal aspects of marriage. SR similarly argued that the absence of meaningful discussions regarding emotional support and personal development often leads young people to perceive marriage as an additional burden rather than as a space for mutual growth. Consequently, concerns about conflict, responsibility, and potential failure become more salient than the psychological and spiritual benefits that marriage may provide.[25]

[22] Interview with NF & ST, 'Private Employee Gen Z in Surabaya', On November 05, 2025.
[23] Interview with ML & YR, 'Student Gen Z In Wiyung Surabaya', On January 08, 2026.
[24] Interview SR & DS, 'Student Gen Z in Bubutan Surabaya', On November 20, 2025.
[25] DS.

These findings indicate the existence of what may be described as an internalization gap between cognitive familiarity with Islamic marriage teachings and their practical significance in everyday life. Although participants possessed basic religious knowledge concerning marriage, this knowledge had not always been translated into psychological confidence, emotional readiness, or a positive outlook toward marital commitment. The findings therefore suggest that marriage anxiety among Muslim Generation Z cannot be explained solely by a lack of religious knowledge. Rather, it is closely associated with the limited internalization of Qur'anic values as meaningful resources for navigating contemporary emotional and social challenges.

This reflects research findings that show that normative religious understandings alone are not always effective in influencing the attitudes and behaviors of the younger generation towards real-life issues such as marriage.

Meanwhile, MR as a family counselor explained that the phenomenon of gamophobia in Generation Z is influenced by relationship trauma, parenting patterns in the family, and an imbalance of information received from digital media about married life. According to him, the younger generation is more often exposed to the narrative of domestic conflict than the example of a harmonious family.[26] On the other hand, FM as a religious extension worker said that actually many generation Z have a desire to get married, but they feel anxious about facing household responsibilities and are afraid of failing to maintain relationships. He assessed that the weak understanding of the Qur'anic values about marriage causes some young people to see marriage only in terms of its conflicts and problems, not as a way to build calmness, affection, and emotional maturity.[27]

Overall, the results of the interviews show that *Generation Z Muslims* have a multidimensional perception of marriage, colored by social pressures, media narratives, and personal religious experiences. This perception reflects the complexity of the challenges faced by the younger generation in interpreting marriage that is theoretically recommended by religion, but practically causes anxiety and uncertainty. These findings confirm the importance of an empirical approach that considers social, psychological, and religious realities simultaneously in understanding the phenomenon of *gamophobia* in this generation.

Tabel 2. Summary of Gen Z's Perception of Marriage and Gamophobia

| No | Findings Theme | Description of Findings |
|---|---|---|
| **1** | Marriage as an Islamic Normative Value | Respondents understand marriage as an Islamic teaching that is recommended (sunnah), but their understanding is still conceptual and has not yet become a psychological necessity |
| **2** | Fear of conflict and failure | Gamophobia arises as a result of concerns about divorce, domestic violence, and marital unhappiness that are often witnessed in social environments |
| **3** | Social Media Influence | Negative content about marriage on social media forms the image of marriage as a burden and a source of suffering |
| **4** | Economic and mental unpreparedness | Economic factors and emotional readiness are perceived as the main requirements for marriage, thus delaying or avoiding marriage |
| **5** | The Distance Between Religion and Reality | Religious education is considered not to be able to answer practical anxiety related to marriage |

[26] Interview with MR, 'Family Counselor in Surabaya', On December 21, 2025.
[27] Interview with FM, 'Religious Counselor in Surabaya', On January 17, 2026.

| | | |
|---|---|---|
| **6** | The Role of Reflective Religious Meanings | Contextual and personal Qur'anic interpretation helped some respondents reduce their fear of marriage |

Based on this categorization, it can be understood that gamophobia in Generation Z Muslims is not only triggered by personal unpreparedness, but also influenced by family trauma, socio-economic pressure, the construction of digital media, and the weak internalization of Qur'anic values about the meaning of marriage. These findings show the importance of the Living Quran approach in building a more contextual understanding of marriage as a space for *sakinah*, psychological recovery, and the formation of family resilience in the younger generation of Muslims.

The interview findings further reveal that participants did not merely possess abstract knowledge of Qur'anic teachings on marriage. Rather, they engaged with these teachings through various forms of understanding and practical reflection. In line with Ahmad Rafiq's Living Qur'an framework, the findings indicate the presence of exegetical reception, where participants interpreted marriage-related verses according to their life experiences, and functional reception, where Qur'anic teachings served as psychological and spiritual resources in responding to marital anxiety. Therefore, the discussion below examines how these forms of Qur'anic reception contribute to shaping attitudes toward marriage among Muslim Generation Z.

**Reception and Internalization of Qur'anic Marriage Values among Muslim Generation Z**

Analysis of interview data demonstrates that participants interacted with Qur'anic teachings on marriage through different forms of reception. Drawing on Ahmad Rafiq's Living Qur'an framework, two dominant patterns emerged from the data: exegetical reception and functional reception. Exegetical reception refers to how participants interpreted and understood marriage-related Qur'anic verses, whereas functional reception refers to how these verses were utilized as psychological, spiritual, and practical resources in dealing with marriage anxiety.

Interview findings indicate that Muslim Generation Z participants generally perceived marriage as a religious obligation and a socially desirable institution. However, their understanding of marriage was often shaped by personal experiences, family background, and digital media exposure rather than by a deep engagement with Qur'anic teachings. Several participants acknowledged that they were familiar with marriage-related verses, yet these teachings had not always been internalized as practical resources for addressing marital anxiety. The majority of Generation Z still view marriage as a religious ritual and the legality of relationships, so they do not understand the spiritual, psychological, and social values contained in Islamic teachings on the family. As a result, there is a negative stigma against marriage as something full of conflict, emotional pressure, and the risk of failure. In fact, Islam views marriage as a means of building peace of mind (*sakinah*), affection (*mawaddah*), and an empathetic relationship (*rahmah*) that is very relevant to the reality of modern domestic life.[28]

Several participants associated the concept of marriage with the Qur'anic ideal of *sakinah*. However, their interpretations varied according to personal experience. APS and LM viewed *sakinah* as an ideal condition that was difficult to achieve because of their experiences witnessing parental conflict. In contrast, FM and MR interpreted *sakinah* as a process of emotional maturity and mutual support rather than the absence of conflict. These

[28] Ilham Maulidin M. Safar Gani, Hartawan, 'The Concepts Of Sakinah , Mawaddah , and Rahmah As Pillars of Muslim Family Resilience : A Study of Qur ' an', *ZAD AL-MUFASSIRIN*, 7.2 (2025), 523–35.

findings suggest that participants did not merely understand the verse textually but actively negotiated its meaning through their lived experiences.

**Qur'anic Values as Psychospiritual Resources against Gamophobia**

Marriage in the Islamic view is positioned as an existential and social solution for humans. In the Qur'an, Surah Ar-Rūm verse 21 explains that marriage presents *sakinah*, *mawaddah*, and *rahmah*, which are the foundation of serenity and stability in life.

وَمِنْ ءَايَٰتِهِۦٓ أَنْ خَلَقَ لَكُم مِّنْ أَنفُسِكُمْ أَزْوَٰجًا لِّتَسْكُنُوٓا۟ إِلَيْهَا وَجَعَلَ بَيْنَكُم مَّوَدَّةً وَرَحْمَةً ۚ إِنَّ فِى ذَٰلِكَ لَءَايَٰتٍ لِّقَوْمٍ يَتَفَكَّرُونَ

Meaning: *And of His signs is that He created for you from yourselves mates that you may find tranquillity in them; and He placed between you affection and mercy. Indeed there are signs for a people who give thought.* (QS. Ar-Rūm: 21)

The practice of Living Qur'an in the context of marriage is reflected in the way the younger generation uses the verses of the Qur'an as a reflective reference in planning future family life. QS. Ar-Rūm verse 21 which contains the concepts of *sakinah, mawaddah*, and *raḥmah* is not only understood as a normative postulate that is often cited in Islamic studies, but is also interpreted as an ideal goal that must be realized through careful preparation and commitment. This verse is a source of inspiration that shapes the way young people view the essence and purpose of marriage in Islam.

In various campus da'wah communities, youth study forums, and Islamic discussion rooms, QS. Ar-Rūm verse 21 is often used as a basis to discuss the importance of emotional, spiritual, and social readiness before entering domestic life. This phenomenon shows that the Qur'an is not only present as a text that is read and understood theoretically, but also lives in the consciousness and social practices of society. Through this process, the Qur'an plays an active role in shaping the orientation, hope, and construction of the ideal of marriage among Generation Z, so that Qur'anic values become part of their consideration in viewing and preparing for marriage.[29]

From a Living Qur'an perspective, these responses represent an exegetical reception of QS. Ar-Rūm:21. Participants interpreted the verse not merely as a theological statement but as a framework through which they evaluated contemporary marital realities. The findings reveal a dynamic interaction between Qur'anic ideals and personal experience in shaping attitudes toward marriage.

Participants who reported higher levels of religious engagement frequently referred to spiritual practices such as prayer, Qur'anic recitation, and participation in Islamic study circles when discussing their fears about marriage. For these participants, emotional calmness was perceived as emerging from trust in God rather than from certainty regarding future marital outcomes.

Meanwhile, in the Qur'an Surah *Al-Fath* verse 4 it is emphasized that Allah SWT lowers tranquility into the hearts of believers, which in the context of marriage is manifested through the halal bond that He is pleased with.

هُوَ ٱلَّذِىٓ أَنزَلَ ٱلسَّكِينَةَ فِى قُلُوبِ ٱلْمُؤْمِنِينَ لِيَزْدَادُوٓا۟ إِيمَٰنًا مَّعَ إِيمَٰنِهِمْ ۗ وَلِلَّهِ جُنُودُ ٱلسَّمَٰوَٰتِ وَٱلْأَرْضِ ۚ وَكَانَ ٱللَّهُ عَلِيمًا حَكِيمًا

[29] Ahmad Fauzan and Hadi Amroni, 'The Concept Of Sakīnah Family In The Contemporary Muslim Generation', *Jurnal Al `Adalah*, 17.1 (2020), 51–70.

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Meaning: *It is He who sent down tranquillity into the hearts of the believers that they would increase in faith along with their (present) faith. And to Allah belong the soldiers of the heavens and the earth, and ever is Allah Knowing and Wise. (Qs. Fath:4)*

In the perspective of the Living Qur'an, the meaning of QS. Al-Fath:4 is not only understood at the textual level as information about the descent of tranquility (*sakinah*) to the believers, but is also received and actualized in the practice of daily life. Ahmad Rafiq explained that Living Qur'an focuses on how people receive, live, and practice the Qur'an in social reality.[30] In this context, the verse about *sakinah* is one of the spiritual references that Generation Z Muslims live in the face of anxiety ahead of marriage. The phenomenon of gamophobia that develops among Generation Z is often influenced by family trauma, social pressure, economic instability, and exposure to negative narratives about marriage in digital media. Therefore, QS. Al-Fath:4 is perceived as a source of serenity that builds confidence that every phase of life, including marriage, is under God's guidance and help.

The internalization of the value of *sakinah* is realized through various religious practices such as recitation of the Qur'an, *tadabbur* verses about the family, prayer, *istikharah*, and involvement in Islamic studies that discuss the concept of the *sakinah* family. Within the framework of the Living Qur'an, these practices are a form of functional reception to the Qur'an because the verses are not only read, but also used as a means of solving psychological problems faced by individuals. Previous research has shown that religious coping and spiritual well-being have a positive relationship with reduced anxiety levels, increased psychological resilience, and an individual's ability to deal with life uncertainties.[31] Thus, the internalization of QS. Al-Fath: 4 can be understood as a form of Qur'anic coping mechanism that helps Generation Z manage their fear of marriage through strengthening the spiritual dimension and faith.

Furthermore, marriage in Islam is not only understood as a social contract that regulates the relationship between a man and a woman, but also as a divine institution that aims to maintain human mental, moral, and social health. In this perspective, the tranquility promised by the Qur'an is the main capital in building a harmonious and resilient family.[32] Therefore, the Living Qur'an approach offers an important theoretical contribution to the study of gamophobia by placing QS. Al-Fath: 4 as a source of living value and working in shaping a positive perception of marriage. When the value of *sakinah* is successfully internalized, the narrative of marriage anxiety that develops among Generation Z can shift to an understanding that marriage is a space for spiritual, emotional, and social growth that is lived with faith, readiness, and *tawakal* to Allah.

This finding illustrates a functional reception of QS. Al-Fatḥ:4. Rather than functioning solely as a scriptural text, the verse operated as a coping mechanism that enabled participants to manage uncertainty, fear, and emotional distress associated with marriage.

Economic anxiety emerged as one of the most frequently cited causes of gamophobia. Participants repeatedly expressed concerns regarding employment, financial stability, housing, and the social expectation that men should achieve economic success before marriage. Nevertheless, some respondents reported that Qur'anic teachings helped them reinterpret these fears more positively.

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[30] Althaf Husein Ahmad Rofiq, Islah Gusmian, Novizal Wendry, Aida Hidayah, *Living Quran Teks Praktik Dan Idealitas Dalam Performasi Al Quran.Pdf*, ed. by Ahmad Rofiq (Bantul: Lembaga Ladang Kata, 2020).

[31] Nazilatul Maghfiroh Abd. Basid, 'The Role of Body Positivity in Mental Health and Self-Acceptance: A Qur'anic Perspective', *Tafse: Journal of Qur'anic Studies*, 10.1 (2025), 18–32 <https://doi.org/10.22373/tafse.v10i1.30287>.

[32] Muhammad Chairul Huda, 'The Role of Career Women in Creating a Sakīnah Family : From Mubādalah ( Mutuality ) Perspective', *Journal Al `Adalah*, 19.1 (2022), 123–40.

Islam also provides a guarantee of economic optimism, even if it is in a faqir state, as long as we are willing to make an effort to invite sustenance in marriage.

وَأَنكِحُواْ ٱلۡأَيَـٰمَىٰ مِنكُمۡ وَٱلصَّـٰلِحِينَ مِنۡ عِبَادِكُمۡ وَإِمَآئِكُمۡۚ إِن يَكُونُواْ فُقَرَآءَ يُغۡنِهِمُ ٱللَّهُ مِن فَضۡلِهِۦۗ وَٱللَّهُ وَٰسِعٌ عَلِيمٞ

Meaning: *And marry the unmarried among you and the righteous among your male slaves and female slaves. If they should be poor, Allah will enrich them from His bounty, and Allah is all-Encompassing and Knowing. (QS.* An-Nūr*:32)*

Although the term *sakinah* is not explicitly mentioned in QS. An-Nūr: 32, the substance of this tranquility is contained in the message of the verse that encourages Muslims to marry and affirms that Allah will give sufficiency or economic security to those who are worried about limitations. This verse builds the paradigm that economic limitations are not the main reason for refusing or postponing marriage excessively.

In the perspective of living Qur'an, this verse is not only understood as a normative command to marry, but is also received as a source of inner peace (psychological *sakinah*) for individuals who are overwhelmed with anxiety about the future. Generation Z who often face economic uncertainty, career competition, and social pressures regarding ideal living standards tend to view marriage as a risk that threatens life stability. Therefore, QS. An-Nūr:32 is lived as a message of divine optimism that fosters the belief that sustenance and survival are in God's arrangement, so that excessive fear of marriage can be reduced through the strengthening of faith and *tawakal*.[33]

In Living Qur'an terms, this reflects a functional reception in which Qur'anic teachings are employed to reconstruct individual perceptions of economic insecurity. Rather than eliminating financial concerns, the verse provides a theological framework through which participants negotiate uncertainty and develop optimism toward marriage.

In practice, this verse is often read, pondered, and used as a material for reflection when a person faces doubts about entering marriage. Reception of QS. An-Nūr: 32 gives birth to an optimistic attitude that encourages individuals to view marriage as part of an effort that can open up opportunities for blessings and self-development. Thus, the internalization of the verse serves as a religious coping mechanism that helps reduce anxiety about economic conditions and future uncertainty.[34] Another study showed that strong religious beliefs correlated with lower levels of anxiety, higher life expectancy, and better ability to cope with psychological distress.[35]

For Generation Z who experience gamophobia, this verse has a very significant relevance. One of the main factors in the emergence of gamophobia is the fear of economic instability after marriage. Social media narratives featuring the high cost of marriage, the demands of a consumptive lifestyle, and unrealistic financial standards further reinforce the perception that marriage is a heavy economic burden. In the framework of living Qur'an, the internalization of QS. An-Nūr: 32 serves to reconstruct that perception. This verse teaches that marriage is not the cause of poverty, but part of the *sunnatullah* that can open the door to sustenance, expand social support networks, and strengthen the psychological resilience of individuals.

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[33] Kuunu Ghurron Muhajjalina, 'MENTAL HEALTH FROM A QUR'ANIC PERSPECTIVE: CONCEPTUAL FOUNDATIONS AND IMPLICATIONS FOR ISLAMIC RELIGIOUS EDUCATION Kuunu', *INCARE, International Journal of Educational Resources*, 6.5 (2026), 594–605.

[34] Maryam Fallahi Reza Fallahchai, 'Sanctification of Marriage, Religious Coping and Marital Adjustment of Iranian Couples', *Journal Pshychology of Religion*, 2.1 (2021), 221.

[35] Lisa M. Perez Kenneth I. Pargament, Harold G. Koenig, 'The Many Methods of Religious Coping: Development and Initial Validation of the RCOPE', *Journal of Clinical Psychology*, 12.1 (2000) <https://doi.org/https://doi.org/10.1002/(SICI)1097-4679(200004)56:4%3C519::AID-JCLP6%3E3.0.CO;2-1>.

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Several participants stated that one of their major fears regarding marriage concerned the possibility of losing personal freedom, autonomy, and self-development opportunities. Marriage was often perceived as a source of obligation rather than emotional support. Furthermore, the Qur'an emphasizes the importance of knowledge and awareness in building a household and building a husband-wife relationship as a mutually protective and responsible relationship as in the Qur'an surah Al-Baqarah verse 187 which reads:

أُحِلَّ لَكُمْ لَيْلَةَ ٱلصِّيَامِ ٱلرَّفَثُ إِلَىٰ نِسَآئِكُمْ ۚ هُنَّ لِبَاسٌ لَّكُمْ وَأَنتُمْ لِبَاسٌ لَّهُنَّ ۗ

Meaning: *It has been made permissible for you the night preceding fasting to go to your wives (for sexual relations). They are clothing for you and you are clothing for them. (Qs. Al Baqarah:187)*

If it is associated with gamophobia in Generation Z, the concept of *hunna libāsun lakum wa antum libāsun lahunna* in QS. Al-Baqarah:187 has a very relevant meaning as the basis for the reconstruction of the perception of marriage. Generation Z tends to view marriage in a more complex way than previous generations because it is influenced by high exposure to divorce, economic instability, family conflicts, and negative narratives about romantic relationships in digital media. Another study showed that marriage anxiety in Generation Z was related to worries about relationship failure, emotional unpreparedness, and an inability to meet marital expectations.[36] Interview data indicate that participants who understood marriage through the metaphor of mutual protection and companionship tended to express lower levels of marital anxiety. This demonstrates how Qur'anic values become socially meaningful when internalized through everyday reflection and religious learning.

In the perspective of living Qur'an, the *hunna libāsun lakum* verse is not only understood as a normative doctrine, but is internalized into a living value in social consciousness. The libās metaphor describes marriage as a relationship that provides protection, comfort, emotional warmth, and acceptance of the couple's shortcomings. When this value is received and practiced in daily life through family education, premarital guidance, Islamic studies, and digital da'wah content, an understanding is formed that marriage is not an arena of conflict and restriction of freedom, but a space for mutual growth based on affection and mutual understanding. This perspective is in line with the findings of research on changing the marriage paradigm in emerging adults which shows that the modern young generation values equal, supportive, and development-oriented relationships with their partners.[37]

Through the living Qur'an approach, the internalization of libās values can be understood as a form of religious coping against gamophobia. Fears of marriage born of traumatic experiences, future anxiety, or distrust of family institutions can be transformed through the reinterpretation of the Qur'an as a source of psychological calm.[38] This verse teaches that a partner is not a threat to self-identity, but a partner who protects and perfects each other. Therefore, the stronger the internalization of *libās* values in the lives of Generation Z, the greater the chance of forming a positive perception of marriage which can ultimately reduce the tendency to gamophobia and increase the readiness to build a Sakinah family.[39] Fear of toxic relationships, domestic violence, and unequal gender expectations

[36] Rafiq.

[37] Melissa Medaris Brian J, Willoughby, 'Changes in Marital Beliefs Among Emerging Adults: Examining Marital Paradigms Over Time', *Emerging Adulthood (EA) Is an Interdisciplinary and International Journal*, 3.4 (2014), 173.

[38] Reza Fallahchai.

[39] Icha Herawati, Dinda Yendra, and Nindy Amita, 'Kesiapan Menikah Pada Generasi Z : Marital Attitudes Dan Kematangan Emosi Marital Readiness Among Z Generation : Marital Attitudes and Emotional Maturity', *Al-Hikmah: Jurnal Agama Dan Ilmu Pengetahuan*, 22.2 (2025), 476–87.

also emerged as recurring themes in participant narratives. Such concerns frequently contributed to negative perceptions of marriage.

In addition, we are also commanded by Allah SWT to build a marriage by doing good to each other to husband and wife. This is stated in the Qur'an Surah *An-Nisā'* verse 19 which reads:

وَعَاشِرُوهُنَّ بِٱلْمَعْرُوفِ ...

Meaning: *Live with your wives in a good manner... (Qs.* An-Nisā'*:19)*

The verse *wa 'āsyirūhunna bil ma'rūf* is understood not only as a textual norm that governs the relationship between husband and wife, but also as a Qur'anic value that is internalized and manifested in the social practices of Muslim society. The concept of *mu'āsyarah bil ma'rūf* represents a pattern of marital relations based on respect for human dignity, the fulfillment of rights and obligations proportionately, and the development of constructive communication between spouses. In the Living Qur'an approach, this verse acquires social meaning through various forms of actualization, such as the culture of deliberation in the family, dialogical conflict resolution, and strengthening mutual respect in domestic life.[40]

Substantively, *mu'āsyarah bil ma'rūf* contains the principles of mutuality, relational justice, and a balanced partnership between husband and wife. Contemporary studies show that this concept is no longer understood in terms of hierarchical relationships, but rather as a relationship that places both parties as subjects who have equal rights, responsibilities, and honor before God. In the context of living Qur'an, internalize the value of QS. An-Nisā':19 takes place through the process of religious education, family formation, recitation traditions, and social examples that form a collective awareness of the importance of civilized marital relationships. Therefore, the implementation of *mu'āsyarah bil ma'rūf* not only serves as an ethical norm in family life, but also as an instrument of social transformation that strengthens the quality of interpersonal relationships in Muslim households.[41]

The concept of *mu'āsyarah bil ma'rūf* has strong relevance in responding to the phenomenon of gamophobia in Generation Z which is generally influenced by concerns about domestic conflicts, divorce, violence in relationships, as well as various negative narratives about marriage that develop on social media. Through the Living Qur'an approach, internalize the value of QS. An-Nisā':19 can build a more positive understanding of marriage as a relationship based on affection, respect, justice, and cooperation between spouses. A comprehensive understanding of the value of *mu'āsyarah bil ma'rūf* allows Generation Z to view marriage not as a source of psychological threat, but as a means of realizing peace and prosperity together, so that it has the potential to be a preventive mechanism in reducing the tendency to gamophobia through the internalization of Qur'anic values in social life.[42]

These responses demonstrate that participants interpreted the principle of mu'āsyarah bil ma'rūf as an ethical framework capable of addressing contemporary concerns about marital injustice and relational imbalance. Consequently, the verse functions not merely as a legal norm but as a living moral resource within participants' social realities.

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[40] Ris'an Rusli Auliyah, Iqna and Totok Agus Suryanto, 'KAJIAN LIVING QUR'AN ATAS PEMBENTUKAN KELUARGA ISLAMI DALAM TAFSIR AL-MISBAH', *Living Islam: Journal of Islamic Discourses*, 7.2 (2024), 280.

[41] Mochammad Ikhsan and Julia Kristeva, 'The Interpretation of Mu'āsharah Bi Al-Ma'rūf in the Qur'an and the Enhanced Edition of Tafsir : An Intertextual Analysis by Julia Kristeva', *Mashadiruna: Jurnal Ilmu Al-Qur'an Dan Tafsir*, 4.3 (2025), 269–82.

[42] Safdhinar M An Noor and Arisy Abror Dzukroni, 'RETHINKING MU'ÂSYARAH BIL MA'RUF : A Maqâshid Syari Ah Cum-Mubâdalah Approach', *At-Turāṡ: Jurnal Studi Keislaman*, 11.1 (2024), 12–24.

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When we refer to some of the explanations above, the integration of the values contained in QS. Ar-Rūm: 21, QS. Al-Fatḥ: 4, QS. An-Nūr: 32, QS. Al-Baqarah: 187, and QS. An-Nisā': 19 can form a comprehensive theoretical framework of the Living Qur'an in explaining efforts to reduce gamophobia in Generation Z. In this framework, QS. Ar-Rūm: 21 affirms the ideal purpose of marriage in the form of sakinah (tranquility), mawaddah (love), and raḥmah (affection), so that marriage is understood as a means of obtaining psychological well-being, not a source of anxiety. This value is strengthened by QS. Al-Fatḥ:4 which explains that tranquility (sakīnah) is a gift of Allah that is instilled in the hearts of believers when facing uncertainty and anxiety. In the context of gamophobia, this verse provides a spiritual foundation that anxiety about the future, including the fear of marriage, can be overcome through strengthening faith and closeness to God.

Meanwhile, QS. An-Nūr: 32 instills the value of optimism and belief in the blessings of marriage by affirming that Allah will provide for the needs of His servants who are married (economic security). This verse is relevant to overcome the fears of Generation Z which are often associated with economic factors and financial unpreparedness. Furthermore, QS. Al-Baqarah: 187 through the concept of hunna libāsun lakum wa antum libāsun lahunna teaches the value of reciprocity, protection, emotional comfort, and psychological support between couples. As for QS. An-Nisā':19 through the principle of mu'āsyarah bil ma'rūf emphasizes the importance of respect, good communication, justice, and dignified treatment in domestic life. If internalized through the Living Qur'an approach, the five verses form a complementary set of values: sakinah as the psychological goal of marriage, serenity of faith as a spiritual foundation, optimism for the future as mental capital, libās as a model of emotional relationships, and mu'āsyarah bil ma'rūf as a guideline for social interaction. The internalization of these values has the potential to build a more positive perception of marriage so that it can reduce anxiety, fear of commitment, and the tendency to gamophobia in Generation Z Muslims.

**Internalization of Qur'anic Values in Reducing Gamophobia**

The internalization of the values of the Qur'an is the process of transforming the normative teachings of the Qur'an into a system of beliefs, attitudes, and behaviors that affect the way individuals view and respond to the reality of life. In the context of gamophobia in Generation Z, the internalization of marriage values in the Qur'an serves as a cognitive, emotional, and spiritual mechanism to reconstruct negative perceptions of marriage.[43]

Through the approach of living the Qur'an, the verses about marriage are not only understood as religious texts, but are brought to life in everyday experience so as to form a more positive perspective on family commitment. The value of *sakinah, mawaddah, raḥmah* (QS. Ar-Rūm: 21), peace of mind (*sakīnah*) (QS. Al-Fatḥ: 4), optimism for sustenance and the future (QS. An-Nūr: 32), mutual protection relations (*hunna libāsun lakum*) (QS. Al-Baqarah: 187), as well as the principle of *mu'āsyarah bil ma'rūf* (QS. An-Nisā': 19) establishes the paradigm that marriage is a space for growth, emotional support, and self-development, not a threat to individual freedom. This perspective is important because research shows that marriage anxiety in the younger generation is generally influenced by unwillingness to commit, fear of relationship failure, and negative perceptions of married life.[44]

[43] Rafiq.

[44] Karel Karsten Himawan, 'Either I Do or I Must: An Exploration of the Marriage Attitudes of Indonesian Singles', *The Social Science Journal*, 56.2 (2019), 220–27 <https://doi.org/https://doi.org/10.1016/j.soscij.2018.07.007>.

The internalization of the values of the Qur'an in the prevention of gamophobia is not enough through textual understanding alone, but requires a process of actualization that allows these values to be present in the life experience of Generation Z. In the perspective of the living Qur'an, the Qur'an's teachings on marriage require a space of actualization that allows the values of the Qur'an to be translated into real social practices in society as follows:

a. Living Qur'an-Oriented Pre-Marriage Curriculum
   The Living Qur'*an-based premarital curriculum* is designed to make the values of the Qur'an an applicable guideline for life, not just memorization material or normative studies. Verses on marriage, spousal relationships, family responsibilities, and conflict resolution are studied through a contextual approach that relates the text of the Qur'an to the reality of the life of the prospective spouse. With this approach, participants not only understand the postulates but are also able to internalize the values *of sakinah, mawaddah, wa raḥmah* in decision-making, communication, and family life planning in real life.
b. Mentoring/Coaching Group by Experienced Couples
   Mentoring or *coaching* by experienced couples serves as a concrete social learning medium for prospective couples. Through the sharing of life experiences, challenges, and strategies for solving household problems, Qur'anic values such as patience, deliberation, and *mu'āsyarah bi al-ma'rūf* are transmitted practically. This model affirms that marital resilience is not only built by theoretical knowledge, but also by examples and real experiences that can be replicated and adapted to the conditions of each couple.
c. Psychospiritual intervention
   Psychospiritual interventions integrate modern psychological approaches with the spiritual values of the Qur'an to strengthen the mental and emotional readiness of couples. Practices such as verse-based self-reflection on peace of mind, empathetic communication exercises, and strengthening the meaning of worship in marriage help individuals manage anxiety, conflict, and unrealistic expectations. This approach views marriage as a process of healing and co-growth, where psychological health and spiritual depth support each other.
d. Positive narrative campaigns on social media
   Positive narrative campaigns on social media aim to build a healthy and realistic perception of marriage based on Qur'anic values. Content that features inspirational stories, fair relationship education, and moderate messages about family commitment and responsibility can be a counter-narrative to negative discourse, excessive fear of marriage, or pseudo-romanticization. Through this approach, social media is used as a contemporary *Living Qur'an* space, where Islamic values are lived and disseminated creatively and relevant to the younger generation.

## C. Conclusion

This study concludes that marriage anxiety among Muslim Generation Z is a multidimensional phenomenon shaped by family experiences, economic concerns, exposure to negative narratives on social media, and the limited internalization of Qur'anic marriage values in everyday life. Although most participants demonstrated familiarity with Islamic teachings concerning marriage, their understanding was often confined to normative and cognitive dimensions and had not always been translated into emotional confidence or personal readiness for marital commitment. The findings further indicate that participants interpreted Qur'anic marriage values such as *sakinah, mawaddah, rahmah*, mutual support, and responsible partnership through the lens of their personal experiences and contemporary

social realities. Within the Living Qur'an framework, these interpretations reflect the ways Qur'anic teachings function as meaningful references in shaping perceptions of marriage among Muslim Generation Z. The study also identifies a gap between normative religious knowledge and its practical significance in addressing contemporary concerns regarding marriage.

Theoretically, this study contributes to the development of Living Qur'an scholarship by extending its application to the issue of marriage anxiety among Muslim youth and by highlighting the relationship between Qur'anic reception and contemporary psychosocial challenges. Practically, the findings suggest the importance of premarital education and religious counseling that encourage a more reflective and contextual engagement with Qur'anic marriage values, particularly in responding to concerns related to commitment, family life, and future marital responsibilities. Future studies are recommended to involve a larger and more diverse range of participants and to employ mixed-methods or longitudinal approaches in order to examine more comprehensively how Qur'anic marriage values are understood, internalized, and related to attitudes toward marriage among Muslim Generation Z.

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