



Marriage Postponement Among Female Students at UIN Siber Syekh Nurjati Cirebon: A Rational Choice Perspective

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Abstract: This study examines the factors that lead female students at UIN Siber Syekh Nurjati Cirebon to postpone marriage and analyzes these decisions through the lens of Rational Choice Theory. Using a qualitative, phenomenological approach, the study involved 10 unmarried final-semester female students purposively selected from several study programs. Data were collected through in-depth interviews, participatory observation, and supporting documentation, and were analyzed using thematic analysis, with triangulation employed to enhance trustworthiness. The findings show that marriage postponement is primarily driven by educational aspirations, career orientation, economic readiness, psychosocial maturity, and family expectations. They further indicate that female students do not view delayed marriage as a rejection of marriage itself, but rather as a rational and strategic response to the competing demands of self-development, financial stability, and future family life. From the perspective of Rational Choice Theory, marriage postponement can be understood as a negotiated decision through which students weigh the costs, benefits, opportunities, and constraints associated with marriage timing. The study suggests that delayed marriage among female students reflects changing aspirations and forms of agency among educated Muslim women in contemporary Indonesia. These findings have important implications for women's empowerment, premarital education, and student support policies within Islamic higher education institutions.

Keywords: economic readiness; female university students; marriage postponement; psychosocial maturity; rational choice theory.

Introduction

Marriage postponement among female university students has become an increasingly visible phenomenon in contemporary Muslim societies, including Indonesia. For many female students, marriage is no longer uniformly regarded as an immediate life goal. Instead, it is increasingly considered alongside higher education, career preparation, psychosocial readiness, and economic readiness for future family life. This tendency reflects not only a shift in life priorities, but also a broader transformation in women's agency, as young Muslim women negotiate educational ambitions, professional aspirations, family expectations, and religious-cultural norms within changing social contexts (Febriyani et al., 2020).

A growing body of scholarship suggests that delayed marriage is shaped by multiple and interconnected factors. Previous studies in various settings have linked marriage postponement to educational expansion, employment uncertainty, financial insecurity, psychosocial readiness, changing gender roles, and family influence. Makfiyati et al. (2019), for example, show that contemporary Muslim families are becoming increasingly dynamic, creating greater space for

women's autonomy and responsibility in shaping their futures. Similarly, Rabenda-Nowak & Wylęgły (2022) found that young adults increasingly associate marriage with financial security, psychosocial preparedness, and self-actualization rather than with an early transition to adulthood. In the Indonesian context, studies have also highlighted the importance of emotional readiness, family communication, and educational aspirations in shaping young women's perceptions of marriage.

Other studies further confirm that educational and economic considerations significantly influence the timing of marriage. Basu, (2022) argues that marriage postponement in India may function as a rational strategy through which women strengthen their financial independence and improve their bargaining power within the family. Yoon, (2022) likewise shows that employment stability, educational attainment, and family economic background are important determinants of marriage entry in South Korea. Lee & Zeman, (2024) further demonstrate that higher education and prolonged study among women contribute to later marriage and broader changes in family formation patterns. In Indonesia, similar findings are reported by Desminar & et al., (2024), who note that female students often delay marriage in order to complete their studies and pursue professional careers.

Beyond educational and economic concerns, psychosocial and socio-cultural variables also play crucial roles. Florean, (2022) found that unstable gender attitudes are associated with delayed marriage, while (Paul & et al., 2023) emphasize the importance of family involvement and parental expectations in shaping young women's marital decisions. Structural and contextual factors are also significant. Svallfors & et al., (2024) for instance, show that insecurity and conflict may lead individuals to postpone marriage and childbirth as a form of risk reduction. From a policy perspective, Makino & et al., (2021) demonstrate that community-based programs focusing on education and financial literacy can effectively delay early marriage and adolescent pregnancy. Taken together, these studies indicate that marriage postponement should not be understood as a simple personal preference; rather, it is a decision formed through the interaction of personal aspiration, structural constraint, and social context.

Despite these advances, at least three important limitations remain in the existing literature. First, much of the scholarship focuses on delayed marriage at the macro-demographic level or on young adults in general, without paying sufficient attention to female university students as a distinct social group. Second, previous studies often discuss educational, economic, psychosocial, or gender-related factors separately rather than examining how these dimensions intersect in women's everyday decision-making processes. Third, limited attention has been given to students in State Islamic Religious Universities (*Perguruan Tinggi Keagamaan Islam Negeri*, hereafter PTKIN), whose life choices are shaped not only by modern aspirations and career planning, but also by institutional religious culture and normative expectations concerning womanhood, family, and marriage (Rafliyanto, 2025).

This gap is particularly significant because PTKIN students occupy a distinctive social position. They are not only participants in higher education, but also members of a socio-religious academic environment in which educational mobility (Christa, U. R., Anden, T., & Nugraha, 2025), moral discourse, family expectations, and gender ideals intersect in complex ways. In such a setting, postponing marriage cannot be adequately understood either as resistance to tradition or as a purely individual preference. Rather, it should be examined as a negotiated decision in which female students assess opportunities, anticipate future consequences, and respond to social pressures within a structured cultural and religious environment.

To analyze this process, this study employs Rational Choice Theory as its primary analytical framework. This perspective is particularly relevant because it explains how individuals evaluate costs, benefits, opportunities, and constraints when making important life decisions. In the context of marriage postponement, female students may weigh the immediate social legitimacy of marriage against the longer-term benefits of completing higher education, achieving economic readiness, strengthening emotional maturity, and preparing for future family life. At the same time, this study does not treat rationality as a purely isolated individual calculation. Instead, it situates women's choices within broader institutional, familial, socio-cultural, and economic structures that shape the range of options available to them.

Accordingly, the novelty of this study lies in its analysis of marriage postponement among female students within the socio-religious environment of an Indonesian PTKIN. Unlike previous studies, which tend to emphasize either broad structural trends or general youth attitudes, this study examines how female students actively negotiate agency and constraint in deciding to delay marriage. It therefore contributes to the literature in two important ways. First, it offers an empirically grounded account of marriage postponement among female students in Islamic higher education. Second, it demonstrates how Rational Choice Theory can be used to explain the interaction between personal aspirations, social expectations, and institutional context in contemporary Indonesian Muslim society.

Based on this framework, the study addresses two main questions: (1) what factors encourage female students at UIN Siber Syekh Nurjati Cirebon to postpone marriage, and (2) how can these decisions be understood through the perspective of Rational Choice Theory? By addressing these questions, the study aims to contribute not only to scholarly discussions on marriage, gender, and Muslim youth, but also to the development of more responsive approaches to women's empowerment, premarital education, and student support within Islamic higher education institutions.

Method

This study employed a qualitative, phenomenological approach to explore how female students at UIN Siber Syekh Nurjati Cirebon understood and experienced the decision to postpone marriage. A qualitative design was considered appropriate because the study sought to examine subjective meanings, lived experiences, and personal considerations that could not be adequately captured through quantitative measurement alone. The phenomenological orientation was particularly relevant because it enabled the researcher to investigate how participants interpreted marriage postponement in relation to education, career planning, emotional readiness, economic conditions, and family expectations (Creswell, John W., Poth, 2018).

The study focused on unmarried final-semester female undergraduate students at UIN Siber Syekh Nurjati Cirebon who had consciously chosen to postpone marriage. This group was selected because final-semester students occupy a critical transitional stage between higher education and adult social life, during which decisions regarding graduation, employment, marriage, and future family formation become especially salient. Moreover, this stage is often accompanied by intensified family and social expectations concerning marriage, making it particularly relevant for examining how female students negotiate competing priorities and responsibilities.

Participants were selected through purposive sampling. The inclusion criteria were as follows: (1) female undergraduate students, (2) final-semester status, (3) unmarried at the time of the study, and (4) having consciously expressed a preference to postpone marriage for educational, economic, psychosocial, or other related reasons. The exclusion criteria included students who were already married, students who were not in their final semester, and students who did not demonstrate direct experience or reflective awareness of marriage postponement as a personal decision. Purposive sampling was employed because it enabled the researcher to select participants with direct experience and relevant knowledge of the phenomenon under investigation (Palinkas et al., 2015).

The participants were drawn from the Islamic Family Law, Sharia Economic Law, and Islamic Constitutional Law programs. These three programs were selected to capture disciplinary variation within the Faculty of Sharia while maintaining comparability within the same institutional and socio-religious environment. Variation in year of entry was not used as a separate selection criterion because the study was analytically focused on final-semester status rather than cohort year. In this context, final-semester status was considered more important than year of entry, since it more directly reflected participants' position at the transition between student life and adult social responsibility.

A total of ten participants were included in the study. This number was considered adequate for a phenomenological inquiry because the emphasis was placed on depth of experience rather than breadth of representation. Data collection was conducted from January to August 2025. The decision to conclude data collection at ten participants was guided by thematic saturation: during

the final stage of interviewing, the data no longer generated substantially new thematic patterns, and subsequent interviews primarily confirmed the themes that had already emerged.

Data were collected through semi-structured in-depth interviews, participatory observation, and supporting documentation. Semi-structured interviews were chosen because they provided a balance between thematic consistency and openness to participants' lived experiences. The interview guide covered participants' perceptions of marriage, reasons for postponing marriage, educational and career aspirations, economic considerations, emotional readiness, family influence, and future plans. Interviews were conducted in Indonesian within the Faculty of Sharia, UIN Siber Syekh Nurjati Cirebon, at times and locations agreed upon by the participants in order to ensure comfort, openness, and confidentiality. Each interview lasted approximately 30 minutes. This format allowed participants to describe their experiences in their own terms while enabling the researcher to probe important issues in greater depth.

In addition to interviews, participatory observation was undertaken to enrich contextual understanding of participants' social and academic lives. The observation focused on how students discussed educational goals, future plans, family expectations, and readiness for marriage in their everyday campus and peer environments. Particular attention was given to informal conversations, interaction patterns, and recurring expressions related to study completion, work preparation, family pressure, and marriage readiness. A total of five observation sessions were conducted during the research period. Field notes were taken immediately after each observation session to document recurring interactions, contextual cues, conversational patterns, and situational elements relevant to the interpretation of the interview data. Documentation and relevant literature were also used as supporting sources to situate the findings within broader scholarly and social discussions.

Data were analyzed using thematic analysis. The analytical process began with the transcription of interview data and repeated reading of the transcripts to achieve familiarity with the material. The researcher then conducted open coding by identifying meaningful segments of data related to participants' motivations, perceptions, concerns, and strategies regarding marriage postponement. These initial codes were subsequently grouped through a more focused and axial process into broader categories, and were then selectively integrated into major themes. In practical terms, statements such as "I want to focus on finishing my thesis first" were initially coded as academic priority, then grouped into a broader category of educational aspiration, and finally interpreted as part of the theme of rational preparation for future family life. The analysis was iterative rather than linear, as codes and themes were reviewed repeatedly in relation to the full dataset to ensure internal coherence and conceptual distinctiveness. Through this process, the study identified major themes concerning educational aspirations, career orientation, economic readiness, psychosocial maturity, family expectations, and the rational evaluation of marriage timing (Braun & Clarke, 2006). To support analytic consistency, the researcher maintained a working record of codes, category definitions, and theme revisions throughout the analysis.

To enhance the trustworthiness of the findings, the study employed several validation strategies. First, source triangulation was applied by comparing information across participants from different academic backgrounds and personal experiences. Second, method triangulation was conducted by relating interview findings to observational notes and documentary materials. Third, member checking was used after the preliminary themes had been developed. At that stage, summary interpretations of the main findings were revisited with participants to confirm whether the researcher's interpretation remained consistent with their intended meanings and lived experiences. Their responses generally affirmed the relevance of the interpretations, while minor clarifications were incorporated into the refinement of several analytical points. In addition, an audit trail was maintained throughout the research process, including records of coding decisions, theme development, interpretive notes, and revisions made during the analysis. These procedures are consistent with widely accepted qualitative standards of credibility, dependability, and confirmability (Lincoln, Y. S., & Guba, 1985).

This study also adhered to basic ethical principles in qualitative research. Participation was voluntary, and informed consent was obtained from all participants prior to data collection. Participants were informed of the purpose of the study, the use of the data, and their right to withdraw at any stage of the research process. To protect confidentiality, participant identities

were anonymized in the presentation of the findings, and all data were used exclusively for academic purposes.

Finally, Rational Choice Theory was employed as the primary analytical framework for interpreting the findings. This framework was used not to reduce participants' decisions to purely individualistic calculation, but to understand how they evaluated the relative costs, benefits, opportunities, and constraints associated with marriage timing. Through this lens, the decision to postpone marriage was interpreted as a negotiated and context-dependent choice shaped by educational goals, economic preparedness, psychosocial maturity, family expectations, and broader institutional and socio-cultural pressures (Scott, 2000; White, 2007).

Results and Discussion

Participant Profile and Analytical Context

This study involved ten unmarried final-semester female students at UIN Siber Syekh Nurjati Cirebon, aged between 21 and 23 years, who had consciously chosen to postpone marriage. The participants were purposively selected from the Islamic Family Law, Sharia Economic Law, and Islamic Constitutional Law programs and represented both urban and semi-urban backgrounds in West Java. This range of academic and social backgrounds provided a useful basis for examining how marriage postponement is understood and negotiated by female students within the socio-religious setting of a State Islamic Religious University (*Perguruan Tinggi Keagamaan Islam Negeri* [PTKIN]).

The focus on final-semester female students was informed by both theoretical and empirical considerations. This stage of university life marks a critical transition between higher education and adult social life, during which decisions regarding graduation, employment, marriage, and future family formation become especially salient. At the same time, students often face increasing family and social expectations regarding marriage. Singerman, (2007) conceptualizes this condition as *waithood*, namely an extended period of waiting for full adult status due to delayed access to key life transitions such as stable employment, marriage, and family formation.

The relevance of this group is further supported by previous studies. Estes (2023) and Kovacheva et al., (2018) show that *waithood* is particularly evident among young people who are still pursuing or have recently completed higher education. Such individuals often experience tension between personal aspirations and social expectations, especially when educational and career goals coexist with pressure to marry at what is socially perceived as the "appropriate" age. In this sense, final-semester female students constitute a particularly relevant group for examining how marriage postponement is shaped by the intersection of aspiration, readiness, and social pressure.

In the PTKIN context, this issue becomes even more analytically significant because female students are situated within a socio-religious academic environment in which religious norms, local cultural values, educational aspirations, and contemporary life demands intersect in complex ways. For this reason, the participants in this study should be understood not merely as a demographic category, but as a socially and institutionally meaningful site for exploring how educated Muslim women negotiate marriage timing. Their experiences offer important insight into the relationship between personal agency, institutional context, and socio-cultural expectations in contemporary discussions of delayed marriage.

Marriage Postponement as an Aspiration-Driven Strategy

The findings of this study indicate that marriage postponement among female students at UIN Siber Syekh Nurjati Cirebon is strongly shaped by the interplay between aspiration, readiness, and long-term life planning. For most participants, the decision to delay marriage was not driven by a rejection of marriage itself, but by a conscious effort to achieve more stable academic, emotional, economic, and personal conditions before entering family life. In this sense, marriage postponement emerged as an aspiration-driven strategy through which female students sought to secure a more prepared and meaningful transition into adulthood.

One of the most prominent factors motivating delayed marriage was a strong orientation toward academic achievement and career development. Most participants stated that successfully completing higher education was their primary priority before considering marriage. Education

was not viewed merely as a formal route to obtaining a degree, but as a long-term investment in self-development, social mobility, and future family well-being. As a result, marriage at a relatively young age was often perceived as a potential disruption to both academic concentration and long-term life planning.

As Fatimah, a 22-year-old student of Islamic Constitutional Law, explained: “I feel that I am not ready to get married because I want to focus on completing my thesis and improving my grades. If I get married now, I’m afraid I won’t be able to go through college and household responsibilities at the same time.”

Fatimah’s statement reflects a clear awareness of the tension between academic obligations and domestic responsibilities. For her, postponing marriage does not signify rejection of marriage itself; rather, it functions as a way of safeguarding educational goals that are still in progress. Similar views were expressed by other participants who associated delayed marriage with the desire to establish a stable career and achieve financial independence before entering family life. Najwa, aged 21, stated: “For me, a career is a long-term investment. Getting married is important, but I want to have a well-established job so that later my family can also live prosperously. So, I chose to postpone getting married until I felt completely financially ready.” Likewise, Elsha, aged 22, remarked: “In my opinion, getting married is not just about age. I want to build a career first, so that I can be independent and not burden my husband later. Education gave me insight that independence is important before starting a family.” Tsalisa, aged 23, further emphasized the importance of self-development: “At my current age, I focus more on self-development, participating in organizations, and training so that I have provisions for the future. If I get married too early, I’m worried that those opportunities will be lost and I won’t be able to develop as I hoped.”

Taken together, these accounts indicate that education, career preparation, and self-development are closely interconnected in participants’ reasoning about marriage. Marriage is often perceived as a major life transition that should be entered only after a certain level of academic completion, professional preparedness, and personal maturity has been achieved. In this sense, the postponement of marriage functions as a rational strategy through which female students seek to maximize the long-term benefits of education and career development while minimizing the risks associated with entering marriage too early. This interpretation is consistent with previous studies. Achmad et al., (2025), for example, found that female students tend to postpone marriage in order to achieve personal and economic independence, with higher education functioning as a key pathway toward that goal. Nazla Raihana and Abdullah (2024) similarly show that educational and career aspirations significantly influence delayed marriage among PTKIN women.

Alongside educational and career aspirations, mental and emotional readiness also emerged as a major factor influencing delayed marriage. Many participants stated that they did not yet feel psychologically or socially prepared to deal with the complexity of married life, including role adjustment, emotional regulation, and the management of interpersonal relationships within the family. This finding is consistent with (Alavi et al., 2024), who argue that psychological maturity and emotional stability are crucial components of marital readiness, particularly among women who delay marriage in order to achieve greater emotional preparedness. Kharisma Ayu, a 22-year-old student of Sharia Economic Law, explained: “I feel that marriage is not just about the contract and reception, but how I should be ready to face the big changes in my life, including managing new feelings and roles. Right now, I still need time to understand myself more deeply before I’m ready to share my life with others.” This statement suggests that marriage is understood as a major life transition that requires not only willingness, but also emotional maturity and deeper self-understanding. In this sense, postponement is interpreted as a way of preparing for the relational and psychological demands of marriage. Jamieson & Ekerwald (2000) likewise emphasize that emotional readiness is fundamental to the development of healthy and sustainable intimate relationships.

A similar perspective was expressed by Aan Daya, a 23-year-old student of Islamic Family Law: “There are many things that I have to prepare mentally, such as the ability to communicate and solve problems with my partner. I’m afraid that if I’m not mature enough, it will be easy to feel stressed and this could impact domestic relationships.” Aan Daya’s statement further indicates that readiness is not purely internal, but also interpersonal. Mental preparation involves

communication skills, conflict management, and the ability to navigate relational stress. These dimensions are closely aligned with the view that communication quality and emotional regulation are central to marital harmony and long-term relationship stability (Gottman, 2000). Taken together, these accounts suggest that marriage postponement serves both protective and rational purposes. By delaying marriage, participants sought additional time to strengthen emotional resilience, deepen self-understanding, and improve social and relational competence. In this sense, delayed marriage is understood not as avoidance, but as an adaptive response to future marital risks. This interpretation is also consistent with Zhang, X., & Sassler (2023), who show that marriage timing is shaped by the interaction of structural constraints and changing expectations about marriage, as well as with the argument that psychosocial preparedness is essential for managing the demands of family life (Jahandar & Shariatmadar (2024).

Economic considerations further reinforced participants' decisions to postpone marriage. Participants repeatedly referred to financial uncertainty, dependence on parents, and the high costs associated with marriage and household formation as reasons for delaying marriage. For these students, economic readiness was understood not merely as having money, but as the ability to assume responsibility, maintain independence, and contribute meaningfully to future family welfare. This interpretation is consistent with Zhang, X., & Sassler (2023), who show that marriage timing is often shaped by the interaction of economic constraints and changing expectations about marriage. Siti Aisha, a 22-year-old student of Islamic Family Law, described economic insecurity as the primary reason behind her decision:

I chose to postpone marriage because until now I still depend on my parents. I don't have a steady income yet. If you get married, of course there will be new needs and greater living costs, not to mention the cost of marriage which is now very expensive. I want to work and have my own income first, so that later when I get married I won't bother my family and I can be independent.

This statement indicates that financial dependence is experienced not only as an economic condition, but also as a source of hesitation regarding marriage. Siti Aisha's reasoning shows that postponement is closely linked to the desire to avoid burdening parents and to enter marriage from a position of greater independence. A comparable view was expressed by Valya, a 21-year-old student of Sharia Economic Law: "I don't want to rush into marriage until I'm really financially ready. I want to have savings and a permanent job, so that after marriage I don't only depend on my husband's income. I believe that economic readiness is important so that household life can run independently and harmoniously." Valya's account highlights that economic readiness is also associated with dignity, partnership, and autonomy within marriage. Her statement suggests that financial preparation is not only about affordability, but also about creating the conditions for a more balanced and harmonious household. Taken together, these narratives demonstrate that financial independence and economic preparedness are major rational motivations for marriage postponement among female students. Participants took into account the rising cost of marriage, the anticipated expenses of household life, and the risks of entering marriage while still economically dependent. In this sense, postponement reflects a strategic effort to avoid future vulnerability and instability. This finding is further supported by Estes (2023), Utomo & Sutopo (2020), Lari (2022), and Kovacheva et al., (2018), all of whom emphasize the significant role of economic preparedness in shaping marriage timing.

Despite these educational, emotional, and economic considerations, the findings further reveal that female students at UIN Siber Syekh Nurjati Cirebon continue to regard marriage as an important and meaningful life institution. However, marriage is no longer treated as the most immediate priority. Instead, most participants emphasized the importance of preparing themselves academically, emotionally, financially, and spiritually before entering married life. Their views suggest that marriage postponement should not be interpreted as a rejection of marriage, but rather as a strategic effort to preserve its value by ensuring readiness. This orientation is closely related to (Singerman, 2007) concept of *waitthood*, which refers to an extended phase of waiting for adulthood under changing social, economic, and educational conditions. Among the students in this study, *waitthood* did not signify passive delay; rather, it reflected a conscious and strategic

choice to attain personal, emotional, and professional readiness before assuming marital responsibilities.

Deva, a 21-year-old student of Islamic Family Law, stated: “Marriage is important, but I feel like now is not the right time to get married. I want to prepare myself first, both academically and financially, so that later the family I build can be stronger and more harmonious.” Deva’s statement reflects a pragmatic understanding of marriage as a valued institution that requires careful preparation. Her emphasis on academic and financial readiness suggests that the quality of future family life is considered more important than simply fulfilling the expectation to marry early. A similar perspective was expressed by Amelia, a 22-year-old student of Sharia Economic Law: “I believe marriage is sacred and must be carefully prepared. Therefore, I prefer to postpone marriage until I am completely ready to take on the responsibility well.” Amelia’s view reinforces the idea that postponing marriage is not a rejection of its sanctity, but rather an effort to honor it through greater preparation and responsibility. This interpretation is consistent with (Chang et al., 2024), who found that delayed marriage among educated women often reflects a heightened awareness of the institutional and social responsibilities attached to marriage. Virly, a 23-year-old student in Astronomy, also emphasized the goal of family quality: “My hope is to build a happy and stable family. Therefore, I felt the need to postpone the wedding in order to achieve adequate emotional, financial, and spiritual readiness.”

Virly’s statement highlights that marriage is understood not merely as a social or religious obligation, but as a long-term commitment to building a stable and meaningful family. This perspective is also supported by the view that emotional, economic, and spiritual readiness are fundamental elements of successful family life (Murniati, C., 2024). Overall, these interviews show that marriage remains highly valued by female students, but it is approached in a more reflective and strategic manner. Participants did not reject marriage as an institution; instead, they redefined readiness as a necessary precondition for entering it. Their orientation extended beyond emotional and spiritual preparedness to include educational achievement, financial stability, and broader personal development. Such a perspective reflects a mature, strategic approach to life planning. Marriage is still perceived as sacred and important, but it is no longer treated as something that must occur immediately regardless of readiness. Rather, postponement is understood as a strategy of self-strengthening and of building a more solid foundation for future family life. This finding is further supported by (Parker & Stepler, 2017), who found that women with higher educational attainment are more likely to delay marriage, with financial instability and difficulty finding a suitable partner often cited as major reasons for doing so.

From the perspective of Rational Choice Theory, the overall pattern of these findings can be understood as a form of calculated and future-oriented decision-making. Participants weighed the expected benefits of completing higher education, developing careers, attaining emotional maturity, and achieving economic independence against the possible constraints and responsibilities associated with early marriage. Their decisions therefore reflect not emotional impulsivity, but a rational evaluation of available opportunities and foreseeable consequences. In this sense, marriage postponement emerges as a deliberate strategy aimed at securing greater readiness for both personal fulfillment and future family life. More broadly, these findings suggest that delayed marriage among female students should be understood not merely as a demographic or cultural phenomenon, but as part of a wider transformation in how educated Muslim women define readiness, responsibility, and long-term life planning in contemporary Indonesian society.

Negotiating Pressure: Rational Choice in a Structured Context

The decision of female students at UIN Siber Syekh Nurjati Cirebon to postpone marriage can be more deeply understood through the lens of Rational Choice Theory, particularly when situated within a broader social and structural context. This perspective assumes that individuals make decisions by weighing potential costs and benefits in order to maximize anticipated advantages and minimize possible disadvantages. In this study, marriage postponement is not an impulsive or passive response, but a deliberate and calculated strategy through which students seek to secure educational attainment, economic stability, and psychosocial readiness before entering family life.

The findings indicate that participants did not postpone marriage casually. Rather, they engaged in a process of prioritization in which long-term goals were evaluated against short-term

social expectations. For instance, Deva (21 years old) emphasized the importance of building academic and financial readiness in order to ensure that her future family would be stable and harmonious. Her account reflects a rational allocation of time, energy, and personal resources toward outcomes perceived as more beneficial in the long run. Similarly, Amelia (22 years old) highlighted that marriage requires comprehensive preparation, particularly emotional maturity and the capacity to manage domestic responsibilities. In this sense, emotional readiness functions as a form of relational capital, the absence of which may lead to stress, conflict, and household instability. Delaying marriage therefore becomes a strategy to reduce such potential risks. Kim (2005) likewise found that more educated women tend to postpone marriage in order to attain the maturity necessary for marital roles.

Beyond individual reasoning, the findings also reveal that marriage postponement is shaped by the interaction between external and internal factors. External influences such as family expectations, social pressure, and cultural norms regarding the “appropriate” age of marriage remain highly significant. These norms often encourage women to marry at a certain stage of life, creating tension with aspirations for higher education and career development. As reflected in participants’ narratives, marriage remains important, yet its timing is actively negotiated in light of competing priorities. Empirical studies support this pattern. Fitria et al., (2024) show that women with higher education are more likely to critically evaluate social expectations of early marriage and to delay it in favor of educational and professional advancement. Parker & Stepler (2017) similarly report that college-educated women tend to marry later and develop more flexible views regarding family formation.

At the same time, internal factors such as personal ambition, self-development, and future-oriented life goals play an equally important role. Participants consistently framed education, career development, emotional maturity, and financial independence as essential foundations for future family life. As seen in the narratives of Fatimah and Najwa, these aspirations are not temporary goals, but integral components of a broader life plan. In this regard, postponing marriage enables female students to complete key developmental tasks before assuming marital responsibilities. Fallon & Stockstill (2018) similarly argue that delayed marriage may reflect an effort to reconcile self-development with long-term family aspirations.

The interaction between these external and internal factors produces a dynamic and context-dependent decision-making process. Female students neither fully submit to social norms nor act entirely independently of them. Instead, they engage in continuous negotiation between family expectations and personal aspirations. While social pressure may encourage earlier marriage, participants strategically delay it in order to achieve greater readiness. This process demonstrates that marriage postponement is not simply a personal choice, but a socially embedded decision shaped by both agency and constraint.

This dynamic can also be understood as a form of adaptation to economic and social pressures. Economic uncertainty, including financial dependence, unstable income prospects, and the high cost of marriage, emerged as a significant factor shaping marriage timing. Participants perceived economic readiness not only as financial capability, but also as a prerequisite for independence, responsibility, and family stability. From this perspective, delaying marriage becomes a form of financial risk management. Thornton & Young-DeMarco (2001) argue that economic insecurity is a key factor leading individuals to postpone marriage until they feel adequately prepared. Similarly, Muraco & Curran (2012) find that financial concerns are among the most common reasons young adults delay marriage, particularly when marriage is viewed as a long-term commitment.

In addition to economic constraints, social pressure also plays a significant role. Norms surrounding marriage age and gender expectations continue to shape how female students evaluate their life choices. However, participants do not respond to these pressures passively. Instead, they actively negotiate them through communication, justification, and strategic planning. (Murniati et al (2024) show that adaptation to social expectations is often dynamic and strategic, allowing individuals to pursue personal goals while minimizing conflict. Nazla Raihana & Abdullah (2024) similarly find that social pressure can function not only as a constraint, but also as a trigger for reflection and more careful life planning. In this sense, postponing marriage should be understood not merely as resistance, but as a negotiated adaptation within a structured social environment.

Taken together, these findings suggest that marriage postponement among female students is best understood as a structured choice. Although participants exercise agency in making decisions, their choices are shaped by broader structural conditions, including educational trajectories, labour market uncertainties, family expectations, and cultural norms. Rationality, therefore, is not absolute but situated. Female students make strategic decisions, but those decisions are bounded by the conditions in which they are embedded. White (2007) emphasizes that rational choice is always socially embedded, shaped by networks, norms, and institutional contexts.

Ultimately, the postponement of marriage reflects a mature and deliberate strategy for navigating a complex social reality. Female students actively balance external pressures and internal aspirations, seeking to optimize long-term well-being while minimizing potential risks. As Gündoğdu & Bulut (2022) show, delaying marriage often enables women to prioritize education, career development, and personal growth as foundations for future family life. In this context, delayed marriage is not a sign of resistance to family values, but rather an expression of rational and future-oriented life planning among educated Muslim women.

Implications of the Findings for Policy and Education

The findings of this study carry important implications for both policy formulation and educational practice. They demonstrate that marriage postponement among female students should not be understood merely as a private or individual matter, but as a socially embedded phenomenon shaped by educational opportunities, economic conditions, psychosocial readiness, and institutional contexts. In this regard, more responsive, inclusive, and evidence-based approaches are required to address the realities faced by young women in contemporary Muslim societies.

From a policy perspective, existing frameworks on marriage and family need to move beyond a narrow focus on the “ideal” age of marriage. Instead, they should adopt a more context-sensitive approach that recognizes individual readiness as a central consideration in marital decision-making. Delayed marriage, therefore, should be understood as a rational and legitimate life strategy rather than as a deviation from social norms. Public policy should be informed by empirical insights into how educational aspirations, economic constraints, and psychosocial preparedness shape decisions regarding marriage timing.

In this context, expanding access to quality education, strengthening life-skills development, and supporting women’s economic empowerment are essential policy directions. These efforts can help address structural barriers that often complicate family formation. Karney, B.R. and Bradbury (2020) for example, demonstrate that relationship and marriage education becomes more effective when combined with economic stability support, suggesting that financial readiness plays a key role in enabling sustainable family life. Such measures are important not only for individual well-being, but also for the long-term development of healthier and more resilient families.

At the same time, policy must ensure the protection of women’s rights to education, employment, and self-development without subjecting them to normative pressure to marry at a predetermined age. A multidimensional policy framework is therefore required—one that acknowledges the diversity of young women’s life trajectories and recognizes that delayed marriage may constitute a responsible and forward-looking life choice.

Beyond policy, higher education institutions—particularly PTKIN—play a strategic role in shaping students’ readiness for adult and family life. Universities are not only spaces for academic instruction, but also environments where students develop psychosocial, economic, and relational capacities. As such, institutional support systems are essential in enabling students to navigate the transition from education to family life in a more prepared and reflective manner.

Practical forms of institutional support may include accessible psychological counseling services, financial literacy training, career guidance, and life-skills development programs. These initiatives can help students manage emotional pressures, improve decision-making capacity, and strengthen economic independence. Ismail & Diah (2020) found that financial well-being is significantly associated with marriage readiness among final-year students, highlighting the importance of integrating economic competence into higher education environments.

Furthermore, universities may strengthen students’ economic preparedness by fostering entrepreneurship programs, developing partnerships with financial institutions, and supporting student-based economic initiatives. Such strategies can reduce financial dependence on families

and provide students with greater autonomy in planning their future, including decisions related to marriage.

The findings also highlight the need to rethink conventional premarital education. Existing programs are often overly normative and focused on ritual aspects, while insufficiently addressing the practical and relational competencies required for sustaining family life. A more comprehensive model of premarital education should incorporate psychological readiness, communication skills, conflict management, financial planning, and long-term family development. Bahkali et al., (2022) show that premarital education contributes positively to women's quality of life, particularly when it addresses emotional and relational preparedness rather than merely prescribing normative roles.

Finally, addressing the postponement of marriage as a social phenomenon requires collaboration among multiple stakeholders, including government, educational institutions, families, and communities. Social perceptions that stigmatize delayed marriage need to be critically reconsidered through public discourse and community engagement. Families and communities, in particular, should be encouraged to understand the structural and personal factors that shape young women's decisions regarding marriage.

Harliani & Wastutiningsih (2024) emphasize that stakeholder coordination is essential to addressing marriage-related issues and improving family welfare. In a similar vein, supporting delayed marriage as a rational and responsible life decision requires creating a supportive social environment in which female students can make informed, autonomous, and future-oriented choices.

Taken together, these implications suggest that marriage postponement among female students reflects not only individual agency, but also broader structural and institutional dynamics. Recognizing this complexity is essential for developing policies and educational practices that are both inclusive and responsive to the lived realities of educated Muslim women.

Conclusion

This study demonstrates that female students at UIN Siber Syekh Nurjati Cirebon's decision to postpone marriage reflects a rational, context-dependent life strategy. Delayed marriage is shaped by careful consideration of educational aspirations, economic readiness, and psychosocial preparation, as well as by broader social and familial pressures. Rather than being a simple response to external constraints, marriage postponement emerges as a negotiated choice through which students seek to align personal goals with the realities of their social environment.

The findings show that family norms and social expectations remain influential in shaping marriage timing. However, female students do not merely submit to these pressures; instead, they respond by developing adaptive and rational strategies that enable them to preserve their aspirations for education, career development, emotional maturity, and financial independence. In this sense, delayed marriage is best understood not as a rejection of marriage itself, but as an effort to enter it under more stable, mature, and well-prepared conditions. These findings carry important implications for both policy and higher education. More inclusive and evidence-based policy frameworks are needed to recognize marriage postponement as a legitimate and rational choice rather than as a social deviation. At the same time, higher education institutions should play a more active role in fostering students' financial, psychosocial, and relational readiness through counseling services, life-skills training, and realistic premarital education. Ultimately, the postponement of marriage among female students reflects not only individual maturity, but also a broader transformation in how educated Muslim women define readiness, responsibility, and the pathway to family life in contemporary Indonesia.

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