



THE DECISION-MAKING PROCESS OF MARRIAGE DURING UNIVERSITY STUDY: THE INTERACTION OF RELIGIOUS, ACADEMIC, SOCIAL, AND FAMILY FACTORS

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Abstract

This study aims to analyze the marriage decision-making process among students at STDI Imam Syafi'i Jember by examining the interaction of religious, academic, social, and family factors as well as strategies for overcoming obstacles before marriage. This study employed a qualitative approach with field research and a case study design. Data were obtained through in-depth interviews with eight students who married while remaining active students and were analyzed using the interactive model of Miles, Huberman, and Saldaña. The findings show that the decision to marry developed gradually. Religious factors served as the initial foundation, particularly the intention to avoid zina, follow the Sunnah, and maintain religious commitment. Students subsequently evaluated the continuity of their studies, social responses, and family legitimacy before making the decision. Financial, academic, time-management, and social obstacles were addressed through working while studying, seeking financial support, managing time, and maintaining communication with spouses and families. From Herbert A. Simon's perspective, the process reflects the stages of intelligence, design, and choice. The study concludes that the decision to marry results from the dynamic interaction between religious values and academic, social, and family considerations within the context of student life.

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1. INTRODUCTION

Marriage during the period of study has become an increasingly significant phenomenon in higher education research, particularly within Islamic higher education institutions. Some students choose to marry before completing their studies and consequently must reconcile academic demands with family roles and responsibilities. Such decisions are influenced not only by personal preferences but also by academic pressures, domestic life, and the surrounding social environment (Cahyani et al., 2025). The ability to perform these dual roles is further shaped by spousal support, motivation, economic conditions, and institutional policies (Muthohar et al., 2025). Accordingly, deciding to marry while still pursuing higher education involves multiple considerations that operate simultaneously.

The decision to marry during one's studies can be understood as a process involving problem identification, evaluation of alternatives, and selection of a course of action. Tyara et al. (2023) found that religiosity is associated with marriage-related decision-making among female university students, indicating the importance of religious values in this process. From Herbert A. Simon's perspective,



decision-making proceeds through the stages of intelligence, design, and choice. This framework is relevant for explaining how students consider religious values, the continuity of their studies, social conditions, family support, and the obstacles they face before making the decision to marry.

A number of previous studies have examined the lives of married students as well as the factors that encourage them to enter family life while still studying. Juliawati and Marsela (2017) found that students who married during their studies experienced changes in their academic, social, and personal lives, yet were still able to manage their dual roles through effective time management and adjustment of responsibilities. Nuzuli (2023) also showed that the learning motivation of married students is influenced by support from spouses and families as well as by their ability to divide responsibilities between academic activities and household life. Meanwhile, Ernawati (2022) explained that psychological readiness, financial preparedness, knowledge of family life, and religious motivation constitute important aspects of marriage preparation. Other studies have similarly emphasized the importance of marriage-readiness education in developing psychological, economic, and communication readiness as well as an understanding of family life (Hamzah, 2025), while the *sakinah* family is viewed as an objective constructed through the internalization of Islamic educational values (Ulfatmi et al., 2025).

These studies indicate that university students' decisions to marry are associated with religious factors, personal readiness, family support, and academic conditions. Maulana and Kumaini (2024) further showed that postponing marriage is also related to students' academic concentration. However, previous studies have tended to discuss motivating factors or the consequences of marriage separately and have not adequately explained how these various considerations interact to shape the decision to marry. Therefore, further research is needed to conceptualize marriage decision-making as a process rather than merely as an outcome of several isolated factors or post-marital conditions.

Despite their important contributions, previous studies have not fully explained the decision to marry as a process that takes place before the final choice is made. Existing research tends to treat religious, academic, social, and family factors as separate dimensions or to focus on the consequences experienced after marriage. As a result, there remains an incomplete understanding of how students identify the issues they face, consider possible consequences, assess their readiness, and overcome obstacles before ultimately deciding to marry. This limitation highlights the need for an approach capable of explaining both the interrelationships among relevant factors and the stages through which the decision-making process unfolds.

Herbert A. Simon's decision-making theory provides a relevant framework for explaining this process. Simon conceptualizes decision-making as occurring through three principal stages: intelligence, design, and choice (Simon, 2013). Intelligence refers to the identification and formulation of a problem; design involves the development and evaluation of various alternatives in light of existing conditions and constraints; while choice refers to the selection of the alternative considered most feasible. This framework is important for the present study because deciding to marry is not merely concerned with the final choice, but also with how students define the issue, consider religious values and practical consequences, and formulate strategies for dealing with limitations before making a decision. In the context of students at Islamic higher education institutions, religious values also form part of the considerations that shape how students interpret problems and evaluate available alternatives. Thus, the rationality underlying their decisions is not purely instrumental.

Based on this research gap, the present study offers novelty by analyzing the decision to marry as a process that reveals the interaction of religious, academic, social, and family factors through the framework of intelligence, design, and choice. The study does not merely identify the reasons why students choose to marry, but also explains how religious beliefs become an initial point of consideration, how the continuity of study and social responses are evaluated, how families provide legitimacy, and how financial, academic, and social constraints are addressed before the decision is implemented. In this way, the study positions these factors as interconnected components of a decision-making process rather than as isolated causes.

The study was conducted among students at STDI Imam Syafi'i Jember, an institution characterized by a distinctive academic and religious environment. This context enables marriage-related decision-making to be examined within a setting where the demands of higher education intersect with strong Islamic values. Academically, this study seeks to extend research in Islamic Education concerning student decision-making during the transitional phase toward family formation, particularly by demonstrating how religious values interact with practical considerations throughout the decision-making process. Based on this focus, the study aims to analyze the process of marriage

decision-making among students at STDI Imam Syafi'i Jember by identifying the interconnections among religious, academic, social, and family factors and by explaining the strategies employed by students to overcome various obstacles before ultimately deciding to marry.

2. RESEARCH METHOD

This study employed field research with a qualitative approach using a case study design. This design was selected to obtain an in-depth understanding of the dynamics of marriage-related decision-making among students within the context of STDI Imam Syafi'i Jember as a case characterized by distinctive religious, academic, and social features. The study was conducted from July 21 to August 5, 2026. Eight students were selected as informants through purposive sampling based on the following criteria: (1) being an active student at STDI Imam Syafi'i Jember; (2) having married while still officially enrolled as an active student; (3) having at least one semester of study remaining after marriage; (4) having completed at least one semester of study before marriage; and (5) being willing to participate as a research informant. Eight informants were considered sufficient because, toward the end of data collection, the information obtained demonstrated relatively recurring patterns and no longer revealed substantive variation in the principal themes of the study. Accordingly, informant adequacy was determined on the basis of the sufficiency of information required to explain the research focus rather than solely on the numerical size of the sample.

The primary data were collected through individual in-depth interviews using questions directed toward two main research focuses: factors associated with the decision to marry and the obstacles encountered, along with the strategies employed before the decision was implemented. Each interview lasted approximately 10–30 minutes and was conducted during the data collection period, while supporting data were obtained from relevant documentation. The interviews were subsequently transcribed and used as the principal material for analysis. The transcripts revealed recurring patterns concerning religious considerations, continuation of studies, economic circumstances, social responses, family approval, and strategies for managing various constraints. Data analysis followed the interactive model of Miles, Huberman, and Saldaña, consisting of data condensation, data display, and conclusion drawing and verification (Miles et al., 2013). The analytical process began with reviewing and transcribing the interview data, followed by coding, grouping codes into relevant themes, displaying relationships among themes, and subsequently drawing and verifying conclusions based on the entire dataset.

The trustworthiness of the data was maintained through source triangulation, member checking, and sustained engagement throughout the research process. Source triangulation was conducted by comparing information across informants to identify both consistencies and variations in their experiences, while member checking was employed to ensure that the researchers' interpretations corresponded with the information provided by the informants. From an ethical perspective, each informant was informed about the purpose of the study and the intended use of the research data and participated voluntarily after providing consent to be interviewed and to have the information they provided used for research purposes. To protect informants' confidentiality, their real names were omitted from the manuscript, and all interview quotations were presented using initials. Finally, the analyzed data were interpreted using Herbert A. Simon's Decision-Making Theory as the conceptual framework for explaining how religious, academic, social, and family considerations interact throughout the process of marriage-related decision-making among university students.

3. RESULT AND ANALYSIS

The findings indicate that students' decisions to marry while still pursuing their studies did not emerge spontaneously but rather developed through a process of deliberation involving religious, academic, social, and family considerations. Although each informant had a different background and personal experience, the decision-making process revealed a relatively similar pattern. It began with awareness of particular needs or problems, continued with consideration of various alternatives and constraints, and ultimately resulted in the decision to marry. These findings demonstrate that marriage-related decision-making among students is shaped by the gradual interaction of multiple factors rather than by a single isolated determinant.

To provide a systematic overview of the findings, the interview results are first presented in a thematic matrix containing the condensed data derived from the major research themes. These themes

are subsequently interpreted using Herbert A. Simon’s stages of decision-making so that the relationships among the factors influencing the decision, strategies for overcoming obstacles, and the process of reaching the final decision can be understood more comprehensively. This presentation serves as the basis for the discussion of each theme in accordance with the research focus.

Table 1. Condensed Interview Data Based on Research Themes

Main Theme	Indicator	Synthesis of Findings
Religious Factors	Avoiding <i>zina</i>	Nearly all informants identified protection from <i>fitnah</i> and <i>zina</i> as a primary reason for marriage.
	Following the Prophet’s Sunnah	Most informants understood the Prophet’s hadith as encouragement to marry when one has sufficient capability.
	Perfecting one’s religion	Marriage was perceived as part of perfecting religious commitment and enhancing the quality of worship.
Academic Factors	Motivation to complete studies	Some informants perceived their spouses as increasing their motivation to complete their university education.
	Academic support	Spouses helped maintain motivation and consistency in studying throughout the academic process.
Social Factors	Peer influence	Most informants stated that their decision to marry was not influenced by peers.
	Social environment	Social judgments or gossip did not significantly influence their decision to marry.
Family Factors	Family approval	Some informants obtained family approval after demonstrating economic and psychological readiness.
Obstacles	Financial constraints	Financial challenges were addressed through savings, employment, donor support, family assistance, or mutual agreements with spouses.
	Academic constraints	Concerns regarding the continuation of studies were addressed through a commitment to complete their education.
	Time management	Informants anticipated this challenge through communication and shared time-management arrangements with their spouses.

Sumber: Hasil kondensasi data wawancara peneliti.

Table 2. Interpretation of Findings Based on Herbert A. Simon’s Stages of Decision-Making

Herbert Simon’s Stage	Research Findings	Interpretation
Intelligence	Students identified several issues, including concerns about <i>fitnah</i> in social relationships, the need to safeguard their religious commitment, economic readiness, and the continuity of their studies.	The decision to marry began with a process of recognizing the problems they faced and identifying the need to find solutions considered consistent with their values and personal circumstances.
Design	Students considered various alternatives for addressing these issues, such as saving money, working, seeking donor support, communicating with family members, and managing time between academic and household responsibilities.	Obstacles were not regarded as reasons to postpone the decision, but rather as challenges to be addressed through a range of realistic strategies.
Choice	After considering personal readiness, family support, economic circumstances, and the continuity of their studies, the students ultimately decided to marry.	The decision to marry represented the integration of religious, academic, social, and family considerations that had undergone a gradual process of evaluation.

Source: The researcher’s interpretation of the interview data based on Herbert A. Simon’s Decision-Making Theory

Religious Factors in Students’ Marriage Decision-Making

The findings indicate that religious factors constitute the initial foundation of the marriage decision-making process among students at STDI Imam Syafi’i Jember. Based on the condensed data,

religious considerations were primarily identified through three indicators: the desire to avoid zina, the intention to follow the Sunnah of the Prophet ﷺ, and the perception of marriage as part of perfecting one's religious commitment. Although the emphasis varied among informants, their experiences consistently revealed a pattern in which religious values preceded academic, social, and family considerations. Thus, religiosity in this study functions not merely as a personal motive, but as a normative framework that shapes how students interpret their circumstances and determine their choices.

The desire to protect oneself from zina emerged as one of the most prominent religious considerations. Several informants associated this concern with changes in their social environment after entering university, where interaction with the opposite sex became more frequent than during their previous experience in Islamic boarding schools. In this context, marriage was viewed as an effort to safeguard oneself in accordance with religious values. This is reflected in AMA's statement (interview, August 1, 2026): "That is why I chose to get married, because it helps me lower my gaze." This finding is consistent with Tyara et al. (2023), who demonstrated that religiosity is associated with marriage decision-making among university students. However, the present study further shows that religiosity does not merely provide a reason for the decision; it also shapes how students define and interpret the situations they encounter.

In addition to avoiding zina, the intention to follow the Sunnah of the Prophet ﷺ also served as an important basis for consideration. The informants understood the hadith *yā ma'shar al-shabāb* as an encouragement to marry when one possesses sufficient capability (*al-ba'ah*), which they associated with economic readiness and willingness to assume marital responsibilities. Informant M (interview, July 28, 2026), for example, stated: "Yes, that was also part of my intention. At that time, I felt that I was already capable of earning a living and had the other abilities needed as well." This statement illustrates that religious values do not eliminate practical considerations; rather, they provide a basis for assessing whether one's existing capacities are sufficient to proceed with marriage. This finding is in line with Ernawati (2022), who highlighted the importance of religious motivation, psychological readiness, knowledge, and financial preparedness in marriage preparation.

Theoretically, these findings suggest that religiosity modifies the rationality of decision-making by determining the criteria through which students evaluate whether a particular option is appropriate and meaningful. From Herbert A. Simon's perspective, religious values are already evident at the intelligence stage, when students define the problems they face, but their influence continues into the design stage, when various alternatives and consequences are considered, and into the choice stage, when the final decision is made. Therefore, the decision to marry cannot be understood solely as the outcome of an instrumental calculation of costs, benefits, or academic risks. Rather, it reflects a value-based contextual rationality in which practical considerations are negotiated alongside religious principles. This finding extends previous studies by demonstrating that religiosity is not merely one factor influencing the decision to marry, but also shapes the evaluative standards students employ throughout the entire decision-making process.

Academic Factors in Students' Marriage Decision-Making

After developing a strong religious conviction to marry, students began evaluating whether the decision could be implemented without hindering the completion of their studies. The findings indicate that academic factors were not the primary reason for deciding to marry, but they constituted an important consideration in ensuring that the dual roles of student and husband could be performed in a balanced manner. All informants recognized that marriage entailed additional responsibilities, yet they did not perceive it as a threat to the continuity of their education. Instead, academic considerations were evaluated as part of an effort to ensure that the decision to marry remained consistent with their goal of completing their studies (Yue et al., 2026). These findings suggest that academic considerations do not operate independently but are closely related to family circumstances and the availability of support that enables students to maintain their educational continuity.

One of the most prominent considerations was the belief that a spouse could serve as a source of support throughout the academic process. Such support was not necessarily provided through direct academic assistance, but more often through motivation, emotional encouragement, and the creation of a conducive environment for completing one's studies. This experience is reflected in the statement of one informant:

"Yes, of course. As I mentioned earlier, she is also from the same institution, the same alma mater. So, she can certainly become a source of motivation for my studies." (YAM, interview, July 21, 2026).

This finding indicates that spouses were perceived as partners who supported the continuity of study rather than as factors that impeded it. Such support not only enhanced students' motivation to complete their education but also strengthened their sense of responsibility after entering married life. Several informants even explained that marriage gave them a stronger reason to complete their studies on time because academic achievement was viewed as part of their responsibility toward the family they were building. Accordingly, students did not position marriage and education as two competing objectives, but rather as two responsibilities that needed to be managed simultaneously. The ability to adapt to the demands of married life therefore became an important component of individual readiness to assume these new roles (Marjan et al., 2026). This finding confirms previous research showing that spousal support can enhance students' academic motivation. However, the present study extends these findings by demonstrating that expectations of academic support were already considered before the decision to marry was finalized, rather than being experienced only after marriage had taken place.

From the perspective of Herbert A. Simon's Decision-Making Theory, academic considerations represent the design stage, during which students begin to formulate possible strategies for achieving the objectives established at the preceding stage. After becoming convinced that marriage was compatible with their religious values, students then evaluated whether such a decision could be implemented without sacrificing the continuity of their studies. This process demonstrates that the decision to marry did not arise solely from religious considerations, but also from an evaluation of the resources and support available for managing two roles simultaneously. Academic factors thus functioned as a bridge between religious conviction and the practical realities of student life before students considered how their decision might be perceived by their social environment.

Social Factors in Students' Marriage Decision-Making

After becoming convinced that marriage was consistent with their religious values and still compatible with completing their studies, students began to consider how such a decision would be perceived by their social environment. The findings indicate that social factors were not decisive in the marriage decision-making process, but they formed part of the evaluation of possible consequences after the decision had been made. Most informants stated that their decision to marry was not influenced by peers or by pressure from their surroundings. The presence of other married students merely served as an additional source of information, while the final decision remained grounded in personal convictions that had already been shaped through religious and academic considerations. These findings indicate that the social environment functioned more as a space for evaluating consequences than as a primary source of decision formation.

Nevertheless, some informants acknowledged that they encountered comments, doubts, and even negative judgments from people around them after disclosing their plans to marry. Such responses, however, did not alter the decision they had already developed through earlier deliberation. This condition is reflected in the following statement from one of the informants.

"Yeah, I just ignored it." (MLH, interview, August 3, 2026).

This statement indicates that social judgment was not perceived as a basis for determining the students' choices, but rather as a consequence that had to be managed once the decision-making process had begun. The informants were aware that people in their social environment held diverse views regarding student marriage, yet they placed personal responsibility and religious conviction above external judgment. Thus, social influence was not entirely absent, but was repositioned as a factor to be evaluated and managed rather than one that determined the direction of the decision. These findings demonstrate that the informants' decisions to marry were not primarily shaped by external pressure, but by personal evaluations of their circumstances and the values they believed in. This finding complements Xie and Hong (2022), who showed that university students' intentions to marry are shaped by a range of psychological and social factors. In the context of STDI Imam Syafi'i Jember, however, social factors tended to be positioned as consequences to be managed after personal conviction had already been established.

From the perspective of Herbert A. Simon's Decision-Making Theory, this condition remains within the design stage, in which individuals evaluate the various consequences of an alternative before

making a final decision. Students not only considered their personal readiness but also anticipated how their social environment might respond to the decision they intended to make. However, the findings show that such evaluation did not alter the direction of the decision; rather, it strengthened students' determination to proceed with a choice they considered consistent with their religious values and life goals. Once they were confident that social pressures could be managed, their attention shifted toward obtaining family approval as a final source of legitimacy before confronting the practical obstacles involved in implementing the decision to marry.

Family Factors in Students' Marriage Decision-Making

After considering religious, academic, and social aspects, students still needed to obtain family acceptance before the decision to marry could be implemented. The findings indicate that families were not the primary source of the desire to marry, but played an important role in legitimizing a decision that had already been developed by the students. Family approval was generally granted after parents or other family members assessed the students' economic readiness, maturity, and ability to assume marital responsibilities. This is reflected in H's statement (interview, August 4, 2026), "I have my own income too, so my parents would not be worried," as well as AMA's statement (interview, August 1, 2026), "I was genuinely ready to get married, Sir... I was truly capable and able to provide for my wife." These findings indicate that family approval involved a process of demonstrating readiness rather than merely receiving permission. From Herbert A. Simon's perspective, this process forms part of the design stage, during which students consider the conditions and forms of support necessary for the chosen alternative to be implemented.

These findings are consistent with Guvensoy and Erdem (2023), who demonstrated that parental approval is related to the spouse-selection process among young adults. However, the present study extends these findings by showing that families function not only as providers of approval but also as evaluators of students' readiness before legitimizing the decision to marry. Families therefore occupy a position as a validation mechanism within the decision-making process: the decision itself originates from the student, but its implementation is reinforced through family acceptance. Once this legitimacy has been obtained, students then confront practical obstacles, including financial limitations, time management, and the continuity of their studies, all of which must be addressed before the decision can ultimately be implemented.

Obstacles and Students' Strategies in Implementing the Decision to Marry

After developing religious conviction, ensuring the continuity of their studies, evaluating their social environment, and obtaining family approval, students still encountered various obstacles before their decision to marry could be implemented. The findings indicate that these obstacles did not lead students to abandon the decision they had already developed. Instead, they encouraged students to formulate various strategies to overcome the constraints they faced. This finding suggests that the decision to marry is shaped not only by value-based considerations but also by students' capacity to manage limitations that emerge throughout the decision-making process.

Financial Obstacles

Financial constraints were the most frequently reported challenge among the informants. Most students recognized that the ability to provide financial support constituted a responsibility that needed to be prepared for before marriage. However, limited economic resources were not perceived as a reason to postpone the decision, but rather as a problem that could be addressed through realistic alternatives. Some informants chose to work while studying, rely on personal savings, seek financial assistance from donors, or reach agreements with their prospective spouses regarding the management of financial responsibilities during the early period of marriage. One informant explained:

"Before I got married, the only money I had was enough for the mahr. Therefore, I decided to seek financial support from donors while continuing my studies, which helped make things easier for me." (FR, interview, August 4, 2026).

This finding demonstrates that students did not interpret economic limitations as absolute barriers to marriage, but as challenges that could be managed through planning and cooperation with their spouses or other supporting parties. From Herbert A. Simon's perspective, this condition reflects the process of developing alternative solutions before the final decision is implemented.

Academic Obstacles and Time Management

In addition to financial concerns, students also expressed apprehension about maintaining the continuity of their studies after marriage. These concerns were primarily related to balancing academic obligations with household responsibilities. Nevertheless, the findings indicate that informants had prepared strategies from the outset, including organizing schedules, maintaining communication with their spouses, and committing themselves to completing their education. This is reflected in the following statement:

"Yes, but I try to manage my time as effectively as possible and pray to Allah for ease and smoothness in all my affairs." (HS, interview, August 2, 2026).

This finding shows that students did not merely consider the academic consequences of marriage but also developed adaptive mechanisms that enabled them to perform both roles simultaneously. These strategies reinforce the findings presented in the academic factors subsection, demonstrating that marriage was perceived as compatible with the continuation and completion of university studies.

Social Obstacles

Some informants also encountered doubts and negative judgments from people in their social environment. However, such pressures were not addressed through confrontation. Instead, students tended to disregard comments they considered unhelpful while remaining committed to the decisions they had previously developed. As one informant stated:

"Yes, there were. There were many. I just ignored them; there was not much else I could do about it." (AY, interview, August 5, 2026).

The findings indicate that students regarded social judgment as a consequence to be managed rather than as a basis for changing their decisions. Accordingly, their strategy was not aimed at eliminating social pressure but at maintaining confidence in a decision that had already undergone careful consideration.

Overall, the findings demonstrate that financial, academic, social, and family-related obstacles were not perceived as reasons to abandon the decision to marry. Instead, each constraint was addressed through strategies adapted to the students' respective circumstances, including seeking additional financial resources, managing time, strengthening communication with spouses and families, and disregarding unconstructive social pressure. These findings indicate that the ability to formulate and implement strategies constitutes an important component of the decision-making process, because a decision shaped through religious, academic, social, and family considerations can only be realized after students have identified workable responses to the obstacles they encounter. From Herbert A. Simon's perspective, this overall process represents the final phase of the design stage, in which individuals evaluate and select the most feasible alternatives before ultimately proceeding to the choice stage and implementing the decision.

Synthesis of Students' Marriage Decision-Making Process from Herbert A. Simon's Perspective

In this study, the stages of intelligence, design, and choice are employed as an analytical framework for interpreting the decision-making process rather than as a sequence that must unfold in a strictly linear manner. The findings indicate that religious, academic, social, and family considerations, as well as various constraints, may emerge repeatedly and influence one another throughout the decision-making process. Accordingly, Simon's three stages are used to identify the function and position of each consideration within the process, while the empirical dynamics experienced by the informants are interpreted contextually.

Analytically, the intelligence stage begins when students identify the issues they encounter during their studies, particularly the need to safeguard their religious commitment, avoid zina, and follow the Sunnah of the Prophet ﷺ. This awareness subsequently forms the basis for developing the conviction that marriage constitutes an alternative consistent with their religious values. Once the relevant issues have been identified, students enter the design stage, in which they evaluate possible consequences through academic, social, and family considerations while simultaneously formulating strategies to address financial constraints, time-management challenges, and social acceptance before implementing the decision. This process demonstrates that the decision to marry does not arise spontaneously but develops through a gradual evaluation of available alternatives and their potential consequences.

The choice stage is reflected when students ultimately decide to marry after assessing that the principal considerations have been sufficiently addressed and that the identified obstacles can be managed through realistic strategies. Thus, the decision to marry represents an integration of religious, academic, social, and family considerations together with the students' capacity to manage the various constraints that arise throughout the process. The findings demonstrate that religiosity indeed serves as an initial point of reference in decision-making, but the final decision is not determined by any single factor in isolation. Instead, it emerges through the dynamic interaction of multiple considerations until students arrive at the option they perceive as the most rational in accordance with their circumstances and values. Therefore, this study extends the application of Herbert A. Simon's Decision-Making Theory within the context of Islamic Education by demonstrating that students' decision-making rationality is shaped not only by instrumental considerations but also by religious values that provide the normative basis for evaluating alternatives before the final choice is made.

4. CONCLUSION

This study demonstrates that marriage decision-making among students at STDI Imam Syafi'i Jember unfolds gradually through the interaction of religious, academic, social, and family factors. Religious considerations constitute the initial foundation, particularly the desire to safeguard religious commitment, avoid zina, and follow the Sunnah of the Prophet ﷺ. These considerations are subsequently followed by evaluations of study continuity, spousal support, social responses, and family approval. Various obstacles, particularly financial constraints, academic demands, time-management challenges, and social pressure, do not lead students to abandon their decisions but are addressed through strategies adapted to their respective circumstances.

From Herbert A. Simon's perspective, this process reflects the stages of intelligence, design, and choice, with religious values functioning not only as an initial consideration but also as a basis for evaluating available alternatives and their practical consequences. Theoretically, the findings contribute to the understanding of student marriage decision-making as a contextually rational process that integrates religious values with practical considerations. Practically, the findings imply that Islamic higher education institutions should provide support mechanisms that take into account study continuity, time management, family readiness, and the specific circumstances of students who choose to marry while pursuing their studies.

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