

Factors Associated with the Decline in Marriage Incidence Among Early Adult Women in Surabaya

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ABSTRACT

Introduction: Marriage is a crucial phase in a woman's reproductive life that affects physical, mental, and social well-being. In Surabaya, the number of marriages has consistently declined over the past five years, from 18,451 in 2019 to 15,870 in 2023—a decrease of approximately 13.99%. This downward trend raises concerns due to its potential implications on reproductive health, particularly when marriage and pregnancy are delayed into later age.

Objectives: This study aims to analyze the factors associated with the declining decision to marry among early adult women in Surabaya.

Methods: This research applied a quantitative observational approach with a cross-sectional design. The study was conducted from November 2024 to April 2025 in Surabaya. A total of 98 unmarried women aged 20–40 years were selected through purposive sampling. Inclusion criteria included being unmarried, aged 20–40, and residing in Surabaya. Respondents who were unwilling to participate were excluded. Data were collected using a questionnaire and analyzed using the chi-square test.

Results: The majority of respondents (91.8%) had no plans to get married. Bivariate analysis showed that age (p -value = 0.000), income (p -value = 0.002), financial readiness (p -value = 0.015), and occupation (p -value = 0.000) had significant associations with marriage decisions. Meanwhile, education level (p -value = 0.767), family support (p -value = 0.434), and attitudes toward marriage (p -value = 0.363) showed no significant association.

Conclusions: There is a significant relationship between age, economic factors, and occupation with marriage decisions among early adult women in Surabaya. No significant relationship was found between education level, family support, and attitudes toward marriage with marriage decisions in early adult women.

Introduction

In recent years, the decline in marriage incidence among early adult women has become a growing concern in many urban areas, including Surabaya. Previous studies have examined various determinants of marriage decisions, such as socioeconomic status, education, and cultural values. However, most of these studies have focused on general populations or specific regions outside Surabaya, leaving a gap in understanding the unique context of early adult women in this city. Additionally, limited research has simultaneously analyzed both psychosocial and economic factors influencing marriage decisions in this group. Therefore, this study aims to fill this gap by providing a comprehensive analysis of factors associated with the declining marriage incidence among early adult women in Surabaya.



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Marriage rates in Indonesia have shown a declining trend in recent years. Data from the Central Bureau of Statistics (BPS, 2024) indicate a gradual decrease in marriage incidence at the national level. This trend is also reflected in East Java Province, where the number of marriages has continued to decline annually. In Surabaya, as one of the largest metropolitan cities in Indonesia, marriage rates have decreased significantly over the past five years. According to BPS East Java (2024), the number of marriages declined from 18,451 in 2019 to 15,870 in 2023, representing a decrease of approximately 13.99%. This phenomenon indicates a shift in mindset and readiness, particularly among early adult women, in making decisions about marriage.

Beyond social and psychological aspects, the decline in marriage incidence also raises important concerns regarding reproductive health. Delayed marriage may lead to postponed pregnancy, which is associated with increased risks of infertility and pregnancy complications, particularly after the age of 35. This highlights the urgency of understanding the underlying factors influencing marriage decisions among early adult women.

The novelty of this study lies in its comprehensive approach, which simultaneously examines demographic, socioeconomic, and psychosocial factors within a specific urban population—early adult women in Surabaya. Unlike previous studies that focus on single or limited variables, this research integrates multiple dimensions to provide a more holistic understanding of the determinants of marriage decisions. The findings are expected to contribute to the development of targeted interventions and policies addressing delayed marriage and its implications on reproductive health.

Beyond social and psychological aspects, health impacts are also a concern. Nurhayati (2016) reported that female fertility declines sharply after the age of 35, and WHO (2018) stated that pregnancy complications are more frequent in high-risk pregnancies, such as those occurring at very young or advanced maternal ages. By considering social, psychological, economic, and reproductive health aspects, this study aims to identify and analyze the factors associated with the decline in marriage incidence among early adult women in Surabaya.

Methods

This study applied a quantitative observational approach with a cross-sectional design to analyze the factors associated with the declining decision to marry among early adult women. The research was conducted over a six-month period, from November 2024 to April 2025, within the city of Surabaya, Indonesia.

The study population consisted of unmarried women aged 20 to 40 years who were currently residing in Surabaya. The sample size was determined using purposive sampling, selecting participants who met the inclusion criteria: (1) women aged 20–40 years, (2) not currently married, and (3) willing to participate in the research. Respondents who refused participation or failed to complete the questionnaire were excluded. The study population consisted of unmarried women aged 20 to 40 years residing in Surabaya; however, the exact population size was not specifically determined due to the absence of comprehensive demographic data. The sample size was determined using purposive sampling based on predefined inclusion criteria. A total of 98 eligible respondents who met the criteria were included in the final analysis. The target population in this study was unmarried women aged 20–40 years residing in Surabaya. Based on data from the Central Bureau of Statistics (BPS, 2022), the estimated population size for this group ranged from approximately 33,000 to 35,000 individuals. A purposive sampling technique was applied, resulting in a total sample of 98 respondents who met the inclusion criteria.

Data collection was performed using a structured and validated questionnaire developed based on relevant literature and expert judgment. The questionnaire was divided into sections capturing demographic information and the main study variables. These included the independent variables: age, education level, employment status, monthly income, financial



readiness, family support, and attitudes toward marriage. The dependent variable in the study was the decision to marry (categorized as having plans to marry or not).

Both primary and secondary data sources were utilized. Primary data were obtained directly through respondents' answers to the questionnaire, while secondary data supported the measurement of demographic characteristics. To ensure accuracy and clarity, brief interviews were conducted when necessary to confirm responses.

The data analysis process was carried out in three stages: univariate analysis to describe the frequency and percentage distribution of each variable; bivariate analysis using the chi-square test ($\alpha = 0.05$) to examine associations between each independent variable and the decision to marry; and multivariate analysis was planned but not implemented due to the cross-sectional nature and sample limitations of the study.

All ethical procedures were followed, including informed consent from each respondent, anonymity of data, and approval from the institutional ethics committee. The results of this study are expected to provide insights into the sociocultural and economic factors influencing marriage decisions among early adult women in urban settings.

Results

Univariate Analysis

Table 1 Frequency Distribution of Early Adult Female Respondents Included in This Study

Characteristics	Frequency (N)	Percentage (%)
Age		
<20 years	0	0
20-30 years	96	98,0
>30 years	2	2,0
Employment Status		
Employed	15	15,3
Unemployed	83	84,7
Income Level		
<UMR : <IDR 4.725.479/month	94	95,9
≥UMR : ≥IDR 4.725.479/month	4	4,1
Education Level		
High School or equivalent	29	29,6
Bachelor's Degree	69	70,4
Family Support		
High	56	57,1
Moderate	31	31,6
Low	11	11,2
Financial Readiness		
High	6	6,1
Moderate	29	29,6
Low	63	64,3
Attitude Toward Marriage		



High	13	13,3
Moderate	38	39,8
Low	45	46,9
Marriage Decision		
Plans to Marry Soon (1–2 years)	8	8,2
No plans to marry in the near future (>2 years)	90	91,8

Based on Table 1, the majority of respondents in this study were early adult women aged 20 to 30 years, placing them within the typical age range for considering marriage. A small number were above 30, and none were below 20, indicating that the sample was focused on individuals within the early adulthood stage. Most of the participants were unemployed and earned below the regional minimum wage, suggesting financial instability and dependence. Despite this, the majority had attained a bachelor’s degree, indicating a relatively high educational background that may shape their views and expectations regarding marriage.

In terms of psychosocial factors, most respondents reported receiving strong family support, which can positively influence confidence and decision-making in relationships. However, financial readiness remained low among participants, with many feeling unprepared to take on the economic responsibilities of marriage. Negative attitudes toward marriage were dominant, and most respondents expressed no plans to marry in the near future. These findings suggest that the decision to delay marriage may be influenced by a combination of financial, personal, and sociocultural considerations.

Bivariate Analysis

Table 2 Summary Table of the Results of the Bivariate Analysis

No	Variabel	<i>ρ Value</i>
1	Age	0,000
2	Education Level	0,767
3	Family Support	0,434
4	Employment Status	0,000
5	Income Level	0,002
6	Financial Readiness	0,015
7	Attitude Toward Marriage	0,363

Table 2 summarizes the bivariate analysis results conducted using the Chi-Square test at a significance level of $\alpha = 0.05$. The analysis examined seven variables to determine their association with the decision to marry among early adult women in Surabaya. The results showed that four variables had a statistically significant association: age ($p = 0.000$), income level ($p = 0.002$), financial readiness ($p = 0.015$), and employment ($p = 0.000$). These findings indicate that socio-economic factors play an important role in influencing marriage decisions. Meanwhile, the remaining variables—education level ($p = 0.767$), family support ($p = 0.434$), and attitudes toward marriage ($p = 0.363$)—did not show statistically significant relationships, suggesting that not all theoretically relevant factors have a measurable impact in this specific population.

Discussion

The Relationship Between Age and the Decision to Marry

Based on the results of the bivariate analysis, age was found to have a statistically significant relationship with the decision to marry among early adult women in Surabaya ($p =$



0.000; $\alpha = 0.05$). This suggests that as individuals grow older, they tend to consider various aspects more carefully before deciding to marry. Most respondents in this study were aged 20–30 years, a period classified as early adulthood, which is considered a critical transition phase where individuals begin to think more seriously about future commitments such as marriage. However, despite being in an ideal reproductive and developmental stage, many respondents reported not planning to marry in the near future.

This result aligns with the findings of Hayati (2023), who reported that increasing age positively influences marriage readiness and relationship stability. Her study found a significant association between age and marriage readiness ($p = 0.038$), highlighting that older individuals typically exhibit greater emotional maturity, communication skills, and empathy—key psychosocial factors contributing to successful marital roles. Similarly, Sari (2013) noted that age contributes to both psychological and financial preparedness, as increasing maturity supports long-term commitments like marriage. Interestingly, although the respondents were mostly within the healthy reproductive age range, many chose to postpone marriage. This may be influenced by other factors such as financial readiness, personal achievement goals, and shifting social values surrounding marriage. From a reproductive health perspective, age remains a crucial consideration. According to WHO and Nurhayati (2016), the ideal age for pregnancy is before 35, as risks of complications such as preeclampsia, gestational diabetes, and premature birth increase significantly afterward. Thus, delaying marriage too long may have consequences on fertility and maternal health. These findings suggest a shift in life priorities among early adult women, where mental readiness, independence, and broader life planning take precedence over biological age in marriage decisions.

The Relationship Between Educational Attainment and the Decision to Marry

The findings of this study revealed no statistically significant relationship between educational attainment and the decision to marry among early adult women in Surabaya ($p = 0.767$). Although most respondents were university graduates, higher education did not appear to directly influence their intention to marry in the near future. This suggests that formal education is not necessarily a determining factor in the timing or readiness for marriage. This result is consistent with the study by Margareta & Sukadana (2024), who found that higher education levels were significantly negatively correlated with the decision to marry, as evidenced by regression analysis. Women with higher educational attainment were more likely to delay or even opt out of marriage, prioritizing other life goals such as career advancement, personal development, and financial independence. Similarly, Faaulina (2015) also reported no significant relationship between education level and marriage decisions ($p = 1.000$). Her study emphasized that, while higher education is often associated with critical thinking and future planning, these cognitive capacities do not always translate into personal decisions such as marriage. In many cases, such decisions are more influenced by cultural expectations, family pressures, or social norms rather than educational background.

Higher education may still play an indirect role by shaping attitudes and increasing awareness of reproductive health, household management, and the risks of late pregnancy. However, it may also encourage women to be more cautious, leading them to delay marriage until they feel fully prepared emotionally and financially. This delay can have implications for fertility and maternal health if prolonged into advanced reproductive age. Although this study did not find a direct statistical relationship, prior research by Rumble et al. (2018) and Barrow et al. (2022)



affirms that education and media exposure offer protective effects against early marriage. Women with lower levels of education often face limited life choices and are more vulnerable to early marriage due to economic reasons. Thus, while education may not compel individuals to marry, it cultivates more rational and deliberate considerations in marriage-related decisions.

The Relationship Between Family Support and the Decision to Marry

In this study, family support was not found to have a statistically significant relationship with the decision to marry ($p = 0.434$). This indicates that the choice to marry tends to be a personal decision, not strongly influenced by external factors such as family support. These findings are in line with a study by Picauly (2025), who reported no significant relationship between social support and marital readiness among early adults from broken home backgrounds ($r = -0.078$; $p = 0.402$). Although the respondents in that study received various forms of emotional, financial, and social support, such support did not necessarily translate into readiness to enter a healthy marital relationship. However, these results differ from the findings of Rahmi and Zulamri (2024), who emphasized the importance of family involvement in marriage decision-making, citing the role of family discussions and consensus in influencing young adults' marital choices. Their study reported a significance value of $p = 0.733$, suggesting that in certain contexts, family support may still play a pivotal role. Additionally, Aulia (2020) found a significant relationship between parental social support and marriage readiness among university students ($p = 0.000$), showing that increased parental support was associated with improved mental and emotional preparedness for marriage.

In contrast, the findings of the current study demonstrate that even when respondents receive high levels of family support, this does not automatically prompt them to decide on marriage. This discrepancy may be attributed to a variety of factors, such as demographic differences, past family experiences, personal values, or shifting life priorities—such as financial readiness, career development, and the pursuit of self-actualization. From a health perspective, although family support may not directly influence the timing of marriage, its broader role in maintaining mental well-being remains crucial. The absence of social support, especially from family, has been linked to increased risks of chronic stress, anxiety, and depression. These psychological conditions can impair emotional stability, which is essential when navigating major life transitions such as marriage and pregnancy. Thus, while the decision to marry may be driven more by internal factors, family support still holds significant relevance in preparing individuals to face the emotional and psychological demands of married life.

The Relationship Between Income Level and the Decision to Marry

This study found a statistically significant relationship between income level and the decision to marry ($p = 0.002$). The findings suggest that individuals with lower income levels are more likely to delay marriage. Most respondents in this study earned below the Regional Minimum Wage (UMR), indicating financial instability as one of the main reasons for postponing marriage. Economic readiness, therefore, emerges as a critical factor in determining marital decisions. This result is consistent with the findings of Raihana (2024), who reported that financial preparedness significantly influences the decision to marry ($p = 0.000$). Her study revealed that participants delayed marriage due to concerns about economic insecurity and a desire to ensure financial stability for themselves and their future families. Adequate income was



considered a key indicator of readiness to build a household—particularly in meeting basic needs, managing family expenses, and maintaining financial independence without relying on others.

Limited income not only impacts marital decisions but is also closely linked to reproductive health outcomes. Low income can restrict access to quality healthcare services, including premarital check-ups, contraception, nutrition, and proper care during pregnancy and childbirth. This financial constraint can increase the risk of pregnancy-related complications, anemia, low birth weight, and developmental issues in children. Therefore, financial readiness is not solely an economic factor but also a psychosocial determinant that reflects an individual's preparedness to take on social and biological responsibilities within family life. These findings underscore that income plays a dual role in shaping both the practical and emotional readiness for marriage. As such, improving economic well-being should be part of broader efforts to support young adults in making informed and sustainable decisions about marriage and family life.

The Relationship Between Financial Readiness and the Decision to Marry

This study revealed a statistically significant relationship between financial readiness and the decision to marry ($p = 0.015$). These findings highlight the crucial role of economic factors in influencing marital decisions. Most respondents in the study reported low levels of financial preparedness, indicating a lack of stable income and insufficient financial planning to enter married life. This lack of financial security was a key reason why many chose to delay marriage. The result aligns with a study by Raihanna (2024), which identified financial readiness as a major factor influencing the postponement of marriage ($p = 0.000$). Participants in her research emphasized the need to achieve economic stability before taking on household responsibilities, such as meeting basic needs, planning for the future, and managing shared expenses. Financial unpreparedness often led to concerns about dependency or future conflicts within the marriage due to economic stress. Endeh et al. (2023) further support this finding by demonstrating a strong connection between emotional maturity and financial readiness in the context of marriage readiness. A deficit in either dimension may diminish an individual's overall preparedness for building a sustainable marital relationship. Women with higher financial literacy tend to be more rational and cautious in their marriage decisions, especially when they perceive themselves as not yet financially capable.

Moreover, financial readiness also has implications for maternal and neonatal health. Well-planned finances enable access to essential healthcare services such as prenatal checkups, immunizations, antenatal care, and safe delivery. In contrast, financial instability may delay access to such services, increasing the risks of complications during pregnancy, anemia, or developmental issues in infants. Thus, financial readiness should be viewed not only as an economic concern but also as a key determinant of emotional, social, and reproductive preparedness in the context of marriage and family life.

The Relationship Between Attitudes Toward Marriage and the Decision to Marry

This study found no statistically significant relationship between attitudes toward marriage and the decision to marry ($p = 0.363$). Most respondents exhibited a low attitude score toward marriage, possibly reflecting skepticism, declining trust in the institution of marriage, or personal values that no longer prioritize marriage as a life goal. These findings suggest that



although attitudes can influence perceptions of marriage, they do not necessarily lead to concrete decisions to marry. This result is consistent with a study by Sakti (2020), which examined adolescent girls in Bandung and found no significant association between positive attitudes toward marriage and actual marriage decisions ($p = 0.060$). While respondents generally held idealistic views about marriage, such attitudes often reflected normative or cultural expectations rather than readiness based on emotional maturity, financial stability, or social support. Attitudes alone—without psychological, economic, or social preparedness—are often insufficient to drive individuals toward making the decision to marry. It is possible for individuals to conceptually agree with the institution of marriage while still choosing to postpone it due to personal concerns such as fear of marital failure, past trauma, or perceived unpreparedness to assume the roles of spouse or parent.

From a health perspective, low or ambivalent attitudes toward marriage among early adults may signal the need for educational and psychosocial support. Entering marriage without adequate readiness increases the risk of mental health issues, including marital stress, postpartum depression, and role dysfunction in parenting. Therefore, while attitudes toward marriage offer insight into individual beliefs, they should not be viewed in isolation. Decisions about marriage must be understood in a broader context that includes emotional readiness, financial capacity, life experiences, and broader support systems.

The relationship between employment and the decision to marry

This study found a significant relationship between employment status and the decision to marry ($p = 0.000$). The majority of respondents in this research were not yet actively employed, indicating that economic instability contributes to a tendency to delay marriage. This finding reflects that employment is not only a source of income but also a crucial factor in building self-confidence, independence, and readiness to take on the responsibilities of marriage. This finding is consistent with a study by Fitriani and Sahrudi (2024), which identified a significant relationship between employment status and marital readiness, with a p -value of 0.004. Conducted among 148 prospective brides at the Religious Affairs Office (KUA) in Tambun Utara, the study revealed that women who were employed were significantly more prepared to marry (73.3%) compared to those who were unemployed (26.7%). The analysis indicated that unemployed individuals were 4.19 times more likely to be unprepared for marriage. They stated that marital readiness is not solely based on personal desire, but also heavily influenced by objective factors such as job stability and income. Employment contributes to a sense of financial security and emotional confidence in managing the challenges of married life. Working individuals are perceived as more capable of planning for household needs, financial responsibilities, and parenting. In contrast, those without employment often experience uncertainty related to economic dependency, potential marital conflict, and emotional instability.

Women without stable employment tend to experience economic dependence on their parents or partners, which can lead to imbalances in relationships—especially in making important decisions, including those related to reproductive health. This dependence may also reduce autonomy in accessing healthcare services, planning pregnancies, and making other family-related decisions. More broadly, employment not only provides financial benefits but also shapes social identity and the sense of competence in fulfilling the roles of a wife and future mother. A lack of employment readiness can create doubts about future family life and encourage early adult women to postpone marriage until they feel more economically and professionally secure. From a public health perspective, delaying marriage due to employment instability can



serve as a protective measure against unintended pregnancies, forced marriages, or unequal household roles.

Limitations of the Study

This study has several limitations, including its implementation in a single area, namely Surabaya, with a limited number of respondents (98 individuals) selected using purposive sampling. This limits the generalizability of the findings to the broader population of early adult women in Indonesia. Additionally, the data were obtained through closed-ended questionnaires, which may not fully capture emotional dynamics, cultural values, or social norms that also influence the decision to marry. The study also did not thoroughly examine other potential factors such as religiosity, the influence of social media, past trauma, or previous relationship experiences that may affect marriage decisions. Therefore, further research using qualitative or mixed-method approaches is highly recommended to explore these factors more comprehensively.

Conclusion

Based on the results of the research and the discussion conducted, the following conclusions were drawn: there is no significant relationship between educational level and the decision to marry among early adult women in Surabaya. Similarly, no significant relationship was found between family support and the decision to marry. However, there is a significant relationship between employment availability, income level, financial readiness, and age with the decision to marry among early adult women in Surabaya. Additionally, there is no significant relationship between attitudes toward marriage and the decision to marry in this group.

Ethics approval and consent to participate

This study has received ethical eligibility approval from the Health Research Ethics Committee of the Faculty of Medicine, Universitas Airlangga, with approval number 26/EC/KEPK/FKUA/2025, valid from January 18, 2025, to January 18, 2026.

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