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Shifting Economic Values in Generation Z Marriages: A Study of Qana'ah and Anti-Prestige in Simple Marriages at the KUA

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ABSTRAK

This study examines the shift in economic values underlying the phenomenon of Generation Z's simple marriage at the KUA (without lavish receptions) from the perspective of Islamic economic ethics. Rooted in the concepts of *qana'ah* (contentment with simplicity) and anti-showiness, the research highlights how this generation prioritizes long-term well-being and financial responsibility over social display. Using a qualitative approach, the study employs in-depth interviews, discourse analysis of social media content, and case studies of couples who chose minimal-ceremony marriages, supported by normative analysis of fiqh and economics literature. The results show that the preference for simple weddings reflects a growing ethical consciousness, where *qana'ah* and rejection of *tabarruj* and consumerist gifting function as moral boundaries. The findings indicate that this trend is not merely economic rationality but a value-based transformation in marital culture. The discussion emphasizes that the KUA becomes a symbol of legal and ethical simplicity, aligning with Islamic economic principles of moderation, justice, and avoidance of extravagance.

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ABSTRACT

This study examines the shift in economic values underlying the phenomenon of Generation Z's simple marriage at the KUA (without lavish receptions) from the perspective of Islamic economic ethics. Rooted in the concepts of qana'ah *(contentment with simplicity) and anti-showiness, the research highlights how this generation prioritizes long-term well-being and financial responsibility over social display. Using a qualitative approach, the study employs in-depth interviews, discourse analysis of social media content, and case studies of couples who chose minimal-ceremony marriages, supported by normative analysis of fiqh and economics literature. The results show that the preference for simple weddings reflects a growing ethical consciousness, where* qana'ah *and rejection of* tabarruj *and consumerist gifting function as moral boundaries. The findings indicate that this trend is not merely economic rationality but a value-based transformation in marital culture. The discussion emphasizes that the KUA becomes a symbol of legal and ethical simplicity, aligning with Islamic economic principles of moderation, justice, and avoidance of extravagance.*

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Introduction

Technological developments and global economic pressures have given rise to shifts in economic values and behavior among the younger generation, particularly Generation Z, who are marrying at the Religious Affairs Office (KUA) without holding lavish wedding receptions (Utari, 2025). This phenomenon demonstrates a shift from the orientation of "marriage as a party" to "marriage as a long-term economic commitment." (Mohammad Romli, 2025) However, studies systematically linking this change to Islamic economic ethics, particularly the concept of contentment (qana'ah) and the rejection of prestige/anti-prestige attitudes, are still very limited. This raises academic concerns: to what extent are Gen Z's modest marriage patterns at the KUA a manifestation of Islamic economic values rooted in contentment and anti-prestige, or simply a practical economic response to financial pressures? (Kusumaaningrum *et al.*, 2025)

The trend of simple weddings at the Religious Affairs Office (KUA) is increasingly popular among Gen Z, especially in rural areas and small towns(Rahmi Rahmawati, *et al* 2022). At the Wanayasa District Religious Affairs Office (KUA), the majority of young couples (aged around 19–28) choose to have their wedding ceremony held directly at the office on a weekday without a lavish reception. (Jupagni, 2015) Based on regulations in Government Regulation No. 48 of 2014, weddings at the KUA are free if the ceremony is held directly at the office during working hours, making it synonymous with an economical choice. Furthermore, the viral video "Gen Z getting married at the KUA without a reception" on TikTok and social media indicates that this phenomenon is no longer marginal but has become part of the new culture of young Muslim marriages. (Lutfi, 2025)

Table 1. Gen Z Marriage Patterns at the KUA

Provinsi / Daerah	Kecenderungan Nikah di KUA	Catatan Utama
KUA Wanayasa, Jabar	Mayarak (19–28 tahun), mayoritas memilih akad di KUA tanpa resepsi mewah	Alasan utama: hemat biaya & fokus pada masa depan
KUA Subang, Jabar	Pasangan Gen Z nikah tanpa resepsi, hanya dihadiri keluarga inti	Dana dialihkan untuk kebutuhan rumah tangga
Jakarta (Data Survei)	Sekitar 8–10% merasa opsi menikah di KUA menarik	Minat terutama pada pasangan dengan tekanan finansial tinggi

(Source: Processed from various reports from the Ministry of Religion (Kemenag Jabar, 2025) and a national survey on Gen Z's interest in simple marriages at the KUA (Goodstats Indonesia, 2025))

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Gen Z di Wanayasa Minati Pernikahan Sederhana di KUA

This fact shows that choosing the KUA as the location for the marriage contract is not only a matter of cost, but also a pattern of economic calculations and an assessment of the meaning of marriage. (Zahro Ubaydilla, 2021)

Several studies have examined the consumption and economic behavior of young people from an Islamic perspective, such as studies on Islamic economic ethics and the financial independence of young people, which emphasize the principles of justice, trustworthiness, and limiting exploitation in economic life (Khasanah, 2025). Other studies examine the relationship between Islamic economic consumption theory and religious ethics, particularly Yusuf al-Qaradawi's idea of Islamic economics as a religious value-based system. (Ardyansyah & Syaripuddinl, 2014)

However, most of these studies focus on general consumption and financial independence, rather than the context of marriage and the culture of modest weddings (Kusristanti & Triman, 2023). Some popular articles merely describe the phenomenon of Gen Z choosing modest weddings without receptions, but fail to theoretically link this to the concepts of contentment and anti-prestige in Islamic economics. (Rahman *et al.,* 2025)

This study broadens the theoretical gap between the phenomenon of Gen Z modest marriages at the KUA (Religious Affairs Office) and the study of Islamic economic ethics. (Nur Fadhilah, *et al* 2025) Different from previous studies that were either general in nature about consumption and financial independence or descriptive in nature about the phenomenon of modest marriages without a normative framework, this study explicitly links modest marriages at the KUA to the concept of qana'ah (contentment with modesty, not being obsessed with wealth) in Islamic economics; examines anti-prestige as a form of rejection of excessive consumption and social ostentation; and directs readers to understand that this trend is not merely *"frugality,"* but a transformation of economic values imbued with Islamic ethics. (Muh. Abdul Ghofur, 2024)

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Thus, the novelty of this research lies in: the integration of the concepts of qana'ah and anti-prestige in the analysis of marriage economics; a focus on Generation Z as the main actors of the change in marriage culture; a normative qualitative approach that combines field data with Islamic jurisprudence and economic studies. The objectives of this research are: to explain the economic meaning of the phenomenon of simple marriage in the KUA among Generation Z; to identify the role of the concepts of qana'ah and anti-prestige in influencing marriage economic preferences; and to show how this shift in values contributes to a marriage culture based on Islamic economic ethics. (Rahman *et al.,* 2025)

Based on these objectives, several research questions can be formulated: What are the economic values that underlie Generation Z's decision to have a simple wedding at the KUA without a lavish reception?, How are the concepts of qana'ah and anti-prestige in Islamic economics manifested in the practice of simple marriage at the KUA?, What are the implications of this shift in economic values for marriage culture and socio-religious policies in Indonesia?(Utari, 2025)

This research is important because: it answers the need to understand that a simple form of marriage does not always refer to poverty, but can be an expression of ethical values of Islamic economics; it contributes to academics, practitioners (KUA, marriage counselors, UIN/IAIN) to design Islamic economic education and marriage counseling that is more relevant to the values of generation Z; it opens opportunities for the development of religious policies that value simple marriage as a healthy cultural alternative, not only as a last resort due to financial limitations. (Mohammad Romli, 2025)

More broadly, this research can serve as a reference for cross-disciplinary studies between the sociology of religion, Islamic economics, and youth studies, while also enriching the discourse on how Islamic values remain alive in contemporary economic culture. (Jupagni, 2015)

Literature Review

The Changing Meaning of Marriage for Generation Z

Generation Z no longer views marriage as a social ritual obligatory to meet the pressures of family or community norms, but rather as a life project that must be consciously and rationally planned. Recent research shows that Gen Z views marriage as a life stage that requires emotional, mental, and financial readiness, not simply a formalization of age or traditional gender obligations. The phenomenon of the waithood period, a period of delaying adult roles, reinforces the view that marriage requires thorough preparation, both in terms of career, economic independence, and knowledge of the roles of husband and wife. Therefore, marriage is considered high-risk if treated solely as a form of conformity to social norms. In this context, social media and the global flow of information broaden Gen Z's perspective: the institution of marriage is no longer absolute, but relational, flexible, and selective, in line with individualistic values that emphasize autonomy and quality of life. (Fikri & Zaharah, 2025)

This transformation of values is also evident in the increasingly dominant preference for modest weddings among the younger generation. A recent Jakpat survey showed that around 41–45 percent of young Indonesians prefer a simple wedding over a lavish one, primarily citing that mental and emotional preparedness is far more important than the extravagance of the ceremony. For Gen Z, marriage is not simply a day for "Instagram photo celebrations," but the beginning of a long socio-economic journey, so wedding budgets are often diverted to post-marriage needs, such as housing, business capital, or emergency funds. Other research also confirms that 71 percent of young people consider mental preparedness and learning about roles in marriage more crucial than a lavish ceremony, allowing a minimalist and frugal lifestyle to gain both symbolic and practical legitimacy. (Ginting & Astrid, 2026)

From a sociological economic perspective, the changing meaning of marriage among Gen Z is heavily influenced by economic pressures and increasingly sophisticated financial rationality.

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Studies show that the high cost of living, job uncertainty, and the high cost of weddings have led many Gen Zers to postpone marriage or, if they do decide to marry, to choose the most economical and debt-free format. IDN Times survey data shows that approximately 63 percent of Gen Zers are postponing marriage due to economic uncertainty and the high cost of living, making marriage no longer considered a "must," but a choice that must be rationally calculated. In the context of this research, the combination of economically rational individuals and the influence of social media makes a simple wedding not a form of "defeat" or forced, but a manifestation of new economic values that combine thrift, debt anticipation, and an emphasis on relationship quality and long-term well-being a shift in meaning that directly links changing views on marriage to the economic and cultural dynamics of Generation Z. (Noer Zaini Khalis, 2026)

Simple Wedding Trends at the KUA

The trend of modest marriages at the KUA (Religious Affairs Office) among Generation Z is not merely a local cultural phenomenon, but part of a structural shift in marriage patterns driven by policy, economics, and moral boundaries. A report from the Wanayasa KUA in West Java noted that throughout 2024, approximately 400 marriages were recorded, mostly by young couples aged 19–28 who chose to have their marriage ceremony directly at the KUA office without a lavish reception, primarily for cost savings and a focus on physical and spiritual readiness and post-marital life. This data indicates that modest marriages at the KUA are no longer a marginal option but have become the majority choice in several regions. This is also supported by the Minister of Religious Affairs Regulation that allows for free marriage ceremonies if held at the KUA office on weekdays, thus structurally strengthening the preferences of young people who reduce economic burdens. (Nikmah *et al.,* 2025)

A similar phenomenon has been observed in various regions, from Subang and Sawahan, Surabaya, to Bengkulu, where Gen Z couples tend to divert a large portion of the budget typically used for receptions to household expenses, boarding/rental, or business capital. Simple wedding guide articles note that the standard cost of a marriage ceremony at the Office of Religious Affairs (KUA) on a weekday can range from Rp30,000–Rp600,000, while a series of weddings in buildings or hotels can reach hundreds of millions, so the change in Gen Z wedding practices at the KUA is more clearly a strategy of rational economic allocation than simply “saving money.” In this context, the KUA is transforming from an administrative institution into a symbol of economic commitment and future priorities, which Gen Z understands as a preventative measure to prevent marriage from being alienated by the burden of debt and pressures of prestige. (Ahmad, 2023)

Culturally, media and public narratives increasingly emphasize that simple marriages at the KUA (Religious Affairs Office) are a form of marriage with integrity and blessings, not a sign of economic failure. Popular articles about marriages at the KUA consistently cite the hadith that "the most blessed marriage is the one with the least cost" as ethical legitimacy for couples who choose a simple format, transforming the impression of cheapness into an impression of simplicity that is "highly spiritually valuable." The release of aesthetic content on TikTok and social media (live KUA ceremonies, simple yet aesthetic photos, stories of former KUA weddings and then starting businesses) also reconstruct public perception, juxtaposing KUA with symbols of contemporary, independence, and anti-prestige. Thus, the trend of simple KUA marriages among Gen Z is not only a shift in costs, but also a re-signification of the meaning of marriage: from a symbolic, consumptive celebration to a spiritual economic instrument grounded in thrift, preparedness, and the legitimacy of Islamic values. (Silaban *et al.*, 2025)

Consumption Ethics and Anti-Prestige in Marriage

From an Islamic economic perspective, marriage is not merely a social transaction, but a sphere of consumption bound by religious ethics, particularly the rejection of israf (traditional rituals) and the tendency to live a life of luxury. Studies on the ethics of consumption including the thoughts of Yusuf al-Qaradawi emphasize that Muslim consumption must be within

reasonable limits, not wasteful, and not encourage debt or the insanity of social status. In the context of marriage, this ethic translates into recommendations to marry at a minimum cost, tailoring guests and events to one's means, and rejecting ostentatious rituals that rely on large sums of money for non-substantial items. This means that Gen Z's choice to marry simply at the KUA (Religious Affairs Office) or hold an intimate wedding is not merely a response to economic sensitivity, but an implementation of an Islamic value-based consumption ethic that rejects excessive consumption within an otherwise sacred institution. (Jazuli *et al.,* 2026)

On a symbolic level, modest weddings gain additional meaning through the increasingly popular "anti-prestige" slogan among young people. Articles on finance and modest weddings emphasize that couples who choose a low-cost format are actually freeing themselves from the social pressures, the stigma of luxury, and the cycle of debt that often accompanies grand weddings. In this pattern, Gen Z positions itself as a subject aware of how lavish receptions can become a "symbolic burden" the stress of preparation, the pressure of judgment, the risk of covering up shortcomings with a glamorous display. Anti-prestige, in this context, shifts from mere lifestyle rhetoric to a moral economic value that positions marriage as a relationship between humans and God, not a social competition. (Anggraini, 2025)

Religiously, the rejection of lavish weddings is framed within the Islamic goal of marriage: sakinah, mawaddah, rahmah tranquility, compassion, and love. Various studies confirm that the concept of sakinah, mawaddah, and rahmah emphasizes the importance of quality relationships, communication, openness, and spiritual-material balance, rather than the grandeur of the building, the cost of catering, or the number of guests. The message of the Qur'an and the hadith regarding the prohibition of excess (QS. al-A'rāf: 31) and the recommendation to eat, drink, and dress without waste and extravagance serve as the normative basis for a wedding culture oriented towards blessings and socio-economic justice, rather than consumptive consumption. By positioning modest weddings as a form of sakinah without prestige, Gen Z is in practice reinterpreting the purpose of marriage: from "a marriage that looks good in the eyes of others" to "a marriage that brings tranquility, sustainability, and blessings to family life," while strengthening Islamic-based consumption ethics in the contemporary context. (Ghofi *et al.,* 2025)

The Concept of Qana'ah in Islamic Economics

The concept of contentment in Islamic economics refers to the feeling of sufficiency and adequacy in what is lawful and meets one's needs, while rejecting excessive desires, greed, and material prestige. In Islamic economics and consumer ethics literature, contentment is understood as a principle that balances openness to sustenance and a rejection of an extravagant and consumptive lifestyle. Islamic economists explain that contentment does not mean living in poverty or stinginess, but rather choosing a proportional lifestyle, avoiding debt, and prioritizing essential needs, thus becoming an important foundation for individual and household financial management. In the context of marriage, this attitude establishes an ethic that marriage should not be about pursuing luxury, but rather marrying someone who is capable, realistic, and not burdening the future with symbolic consumption. (Maharani Ardi Putri, 2025)

Among the younger generation, including Gen Z, the concept of contentment (qana'ah) has begun to be actualized in the form of a frugal and "anti-prestige" lifestyle, often associated with the phenomenon of frugal living and a rejection of a consumerist lifestyle fueled by social media pressures. Various studies have shown that contentment acts as a moral and psychological bulwark, counteracting consumerist behavior, FOMO (fear of missing out), and the desire to compete for social status. In the context of marriage, this attitude influences Gen Z to choose simple weddings—marriages at the Religious Affairs Office (KUA), without a large reception, and with a minimal guest list—because they view this as a form of ethical awareness and economic maturity, not simply a lack of finances. This means that contentment becomes a kind of value filter that guides marital consumption decisions toward simplicity, anti-prestige, and prioritizing household sustainability. (Sadali *et al.,* 2024)

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However, empirical studies explicitly linking qana'ah (contentment) to the trend of modest marriages at the KUA (Religious Affairs Office) among Generation Z are still very limited. Most research on qana'ah focuses on the household dimension, education, or the general economic crisis, without directly linking it to recent marriage practices. Meanwhile, other studies discussing marriage and anti-prestige tend to be in the realm of sociology and culture, without a specific emphasis on constructing the concept of qana'ah from an Islamic economic and ethical perspective. Thus, there is a clear theoretical gap: there is little research demonstrating how qana'ah explicitly serves as a foundation for ethical values in Gen Z's decision to marry at the KUA without a lavish reception. Filling this gap means affirming that the phenomenon of modest marriages is not merely a practical economic phenomenon, but also a manifestation of Islamic economic culture that emphasizes awareness, gratitude, and a rejection of placing excessive value on symbols of luxury in marriage. (Adhani & Aripudin, 2024)

Result and Discussion

Discussion

Economic Rationality: Financial Stability as a Top Priority

The shift in marriage orientation among Generation Z reflects a paradigm shift from conspicuous consumption consumption to show off status toward economic rationality focused on household sustainability. Based on contemporary economic data, high cost-of-living inflation and uncertainty in the housing sector are forcing this generation to adopt a pragmatic approach to asset management. The decision to marry at the Religious Affairs Office (KUA) is not simply a lifestyle choice, but rather a financial risk mitigation strategy to avoid the consumer debt that often plagues young couples due to the demands of lavish, disposable receptions. (Ramadhan & Dharma, 2018)

In-depth analysis shows that this behavior represents a form of collective resistance to social pressures that have forced couples to waste money in the name of tradition or family prestige. Within the microeconomic structure, funds that would have been spent on venue rentals, catering, and decorations are now allocated to fundamental investment instruments such as a down payment on a house or a household emergency fund. Thus, marriage at the Religious Affairs Office (KUA) transforms from a mere *"economic"* choice into an instrument of family economic empowerment, where long-term financial stability is seen as more substantial than momentary social validation. (Jupagni, 2015)

Sociologically, this shift marks a redefinition of the sacredness of marriage, which now prioritizes the substance of commitment over ceremonial pomp. Generation Z is beginning to separate essential legal/religious legitimacy from additional social rituals, thereby reducing reliance on externally determined standards of success. This integration of financial rationality and awareness of private rights demonstrates the generation's intellectual maturity in building the foundations of marriage, ultimately contributing to more stable family resilience amidst challenging economic dynamics. (Gussevi, 2020)

Manifestation of Qanāʿah and Anti-Prestige Ethics in Islamic Economics

The internalization of the concepts of qanāʿah and asceticism among Generation Z represents an epistemological transformation in understanding Islamic economics, where religious values are now integrated into tactical consumption decisions. Theoretically, qanāʿah does not mean being passive towards economic realities, but rather a proactive attitude in optimizing existing resources to remain in line with the maqasid of sharia particularly in maintaining the honor and welfare of the family (hifz al-nasl). By adopting this principle, young couples are able to deconstruct the narrative of "prestige" that often traps society in patterns of isrāf (excessive consumption), so that marriage is no longer seen as a burden of debt, but rather as a foundation for sustainable spiritual and financial peace. (Arsyad *et al.,* 2024)

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Furthermore, resistance to the culture of prestige represents a form of resistance to social pressures that place social status as the primary barometer of marital happiness. From an Islamic economic perspective, avoiding unnecessary extravagant celebrations represents a modern application of the ethics of asceticism, where individuals choose to let go of dependence on external validation in order to achieve inner peace (sakinah). This phenomenon demonstrates that Generation Z has successfully internalized Islamic economic ethics as an authentic moral compass, where simplicity is not seen as a deficiency but as a form of moral nobility capable of reducing economic vulnerability within the household. (Adelia *et al.,* 2025)

Analytical, the manifestation of these values demonstrates a shift from consumerism to frugal living, grounded in the theological understanding that the blessings (barakah) of a marriage are not directly proportional to the size of the reception expenditure. By making the KUA (Religious Affairs Office) a central space for solemn wedding ceremonies, Gen Z couples simultaneously reduce the potential for social inequality resulting from unrealistic standards of luxury in society. As a result, this practice creates a healthier family ecosystem, both financially and spiritually, while providing empirical evidence that Islamic economic values are highly relevant in addressing the challenges of modernity, which demands efficiency and ethical integrity in building a household. (Adhani & Aripudin, 2024)

Cultural Transformation and Public Policy Responsiveness

The shift in wedding culture from lavish communal celebrations to more intimate, private rituals marks a profound sociological shift in the social fabric of Indonesian society. This transformation is driven not only by financial efficiency but also by a redefinition of the value of marriage, which now prioritizes the substance of sacred commitment over fulfilling the demands of social hierarchy. Consequently, the Office of Religious Affairs (KUA) now faces a new reality in which public expectations of public services have shifted from mere administrative validation to the need for solemn, inclusive celebratory spaces free from class stigma. (Samidu *et al.,* 2019)

In response, the Office of Religious Affairs (KUA) must transform into a proactive and adaptive family education center addressing the socio-economic dynamics of the contemporary generation. This transformation demands a broader functional role, where the KUA not only performs bureaucratic functions but also functions as an institution supporting family resilience through Islamic economic literacy integrated into premarital guidance. By providing materials on family financial management based on qanāʻah (sufficiency) and financial independence, the KUA can position itself as a supporting pillar for young couples in building a solid foundation for their household, both emotionally and financially. (Siregar, 2024)

Going forward, the integration of socio-religious policies that support this trend of simplicity will determine the sustainability of this phenomenon as a new social norm. Policy support in the form of providing aesthetically pleasing, user-friendly KUA facilities and reinforcing positive narratives through campaigns such as "Sakinah Tanpa Prestige" can strengthen the legitimacy of modest marriages in the public eye. If managed inclusively, this step will create a public service ecosystem that not only facilitates marriage but also actively honors sacred commitment as its primary goal, so that marriage at the KUA is no longer viewed as an alternative option but as a standard of ideal and dignified marriage quality. (Adri Hadi., *et al* 2022)

Result

What economic values underlie Generation Z's decision to have a simple wedding at the KUA without a lavish reception?

The research results show that economic rationality is the main determinant in the shift in marriage behavior of Generation Z. Through an in-depth interview via Zoom, one respondent (24 years old) stated*, "I chose the KUA because I wanted the Rp80 million funds that were previously for the building and catering to be diverted to the down payment for my first house. For us, the house installments are more crucial than the validation of guests who only come to eat."* This data

confirms that this shift is not just a trend, but a pragmatic response to the challenges of housing inflation and future economic uncertainty.

Observations through content analysis on social media reveal that the narrative *"Marriage at the KUA, Economical, Sacred"* on TikTok and Instagram demonstrates the dominance of arguments regarding post-wedding financial freedom. A popular post with the hashtag #NikahDiKUA features the narrative: *"Marriage is about the bond between two people, not about how many guests are impressed by the luxurious decorations."* This discourse analysis reveals that social media serves as a space for disseminating new values that validate the decision to reject excessive consumption patterns, thereby creating more inclusive and grounded social standards.

Another respondent interviewed via WhatsApp expressed concern over the massive social pressure, saying, *"My parents were initially reluctant, but when I showed them the future financial calculations and the risk of debt if we had a lavish party, they started to soften."* This suggests that the decision to have a modest wedding represents a strong form of subject agency in balancing tradition and financial rationality. Respondents emphasized that they were not rejecting marriage, but rather rejecting the *"social burden"* imposed by a conventional reception.

A thorough analysis of Facebook and Instagram comments about this phenomenon often highlights the fear of *"party debt,"* a major enemy for young couples. A 26-year-old respondent interviewed via cell phone explained, *"My biggest fear isn't being disrespected, but starting a household with interest-bearing debt just for the sake of overnight prestige."* This data suggests that the underlying economic value of their decision is an effort to avoid financial stress from day one.

In terms of visual content, many young couples are now reconstructing the definition of *"luxury"* by prioritizing intimate, personal experiences, such as aesthetically pleasing photos of post-wedding ceremonies without a reception. Social media facilitates this normalization, where simplicity is seen as a symbol of intellectual and financial maturity. Narrative analysis of this content suggests that *"prestige"* is no longer measured by the splendor of the party, but rather by the couple's independence and ability to intelligently manage family assets.

The correlation between interview results and content analysis indicates that the economic values underlying this decision are asset efficiency and protecting the household's future. Respondents emphasized that financial constraints were indeed the initial driving force, but upon further investigation, this rationality morphed into a conscious choice to prioritize stability over immediate gratification. Focusing on *"what's essential"* has become a key mantra held firmly by Generation Z in every crucial decision regarding marriage.

Overall, this study demonstrates that the underlying economic value of Generation Z's decisions is family financial sustainability. Through a combination of remote interviews and rigorous digital content analysis, it is evident that marriage at the Office of Religious Affairs (KUA) has now become a symbol of *"economic independence."* This decision represents a highly rational restructuring of priorities, where long-term well-being is seen as far more valuable than short-term celebrations that carry financial burdens.

How are the concepts of contentment and anti-prestige in Islamic economics manifested in the practice of simple marriage at the KUA?

The research results show that the internalization of the values of contentment and anti-prestige is no longer merely religious rhetoric, but has transformed into a practical lifestyle in building a household. In a Zoom interview, a 25-year-old respondent stated, *"The principle of contentment for me is feeling content with a valid marriage contract and the blessings of my immediate family without having to force myself into debt for the reception."* This statement confirms that Generation Z interprets contentment as a form of intelligent self-control against the temptations of consumerism in the digital era.

Content analysis on the TikTok platform using the hashtag #NikahTanpaGengsi reveals a powerful narrative of rejection of isrāf (extravagance). One video that has reached millions of views includes the caption: *"Doesn't Islam teach that blessings lie in ease? Why do we complicate*

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things by having parties that leave our families suffering afterward?" This content analysis reveals that Gen Z uses social media as a platform to construct religious norms that are more amenable to today's economic realities.

A WhatsApp interview with another respondent revealed how the concept of anti-prestige is embodied in the technical decisions of marriage. He stated, *"I reject the stigma that marriage at the Religious Affairs Office (KUA) is 'cheap.' In fact, I feel more dignified because I avoid the behavior of 'risya' (showing off) and flaunting luxury that are forbidden by religion."* This view suggests a paradigm shift, where the glory of marriage is no longer determined by the splendor of a feast watched by many, but rather by the peace of mind (sakinah) that is safeguarded from the burden of debt.

Data from analyzing Instagram comments related to wedding trends demonstrates a close connection between Islamic values and the concept of frugal living. Many comments reflect a profound theological understanding: *"Instead of a lavish party to please others, it's better to give the money to charity or invest it in a business; that's far more blessed."* This demonstrates that the practice of modest marriages at the Religious Affairs Office (KUA) is a concrete manifestation of an awareness of financial responsibility as a form of worship that transcends formal celebrations.

In a phone interview, a young couple explained that the concept of anti-prestige helped them navigate interference from their extended family*. "When my family asked about a large reception, I explained that in Islam, marriage is about preparation, not about comparing oneself to one's neighbors."* This assertiveness demonstrates that Islamic economic values serve as a moral shield, providing individuals with strong legitimacy against social pressures inconsistent with the principles of modesty.

Narrative analysis of Facebook content promoting KUA services also reveals a shift in values regarding the role of religious institutions. These posts consistently frame marriage at the KUA as a *"smart and Islamic choice,"* directly challenging the hegemony of lavish weddings held in expensive buildings. This creates an online social environment that encourages individuals to boldly choose simplicity without feeling a loss of social standing or self-respect.

In summary, the realization of the concepts of contentment and anti-prestige in this simple marriage practice demonstrates the successful deconstruction of traditions inconsistent with Islamic ethics. These findings demonstrate that Generation Z has successfully integrated normative values into their economic behavior authentically and independently. Marriage at the Religious Affairs Office (KUA), within this framework, has become a space for couples to practice a high degree of emotional and spiritual honesty, while simultaneously serving as a new example for the older generation regarding the true meaning of simplicity.

What are the implications of this shift in economic values for marriage culture and socio-religious policies in Indonesia?

The implications of this shift in economic values have fundamentally transformed the cultural fabric of Indonesian weddings, moving from communal celebrations steeped in social legitimacy to more private and personal practices. A Zoom interview with a sociologist of religion noted, *"There's been a shift from 'partying for others' to 'weddinging for oneself.' This is a form of de-ritualization that challenges the hegemony of decades-old traditions of lavish parties."* This data suggests that marriage is no longer viewed as a means of proving economic status, but rather as a legally protected intimate commitment.

Content analysis on Instagram and Facebook suggests that this shift is fueling a *"democratization"* of marriage, with access to legal marriage becoming more inclusive for all economic classes. Content with the hashtag #NikahDiKUA often features the narrative: *"A blessed marriage is one that makes things easier, not more burdensome."* This digital discourse is pressuring the KUA (Religious Affairs Office) to improve its services, as one respondent expressed via WhatsApp, *"I feel like the KUA is now more open and friendly, they're not as rigid as before because they understand we need meaningful simplicity."*

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The impact on socio-religious policies is palpable through demands for the transformation of the KUA's role from a mere administrative unit to an adaptive family education center. Respondents via mobile phone explained, *"Government policy must support this trend by providing comprehensive family economic consultation spaces, rather than just focusing on marriage registration administration."* This demonstrates the public's desire for integration between state services and the need for Islamic-based financial education relevant to young couples.

There is an urgency to strengthen Islamic economic literacy for prospective brides and grooms as part of the national premarital guidance curriculum. Discourse analysis of various social studies education journals and research reports suggests that values such as contentment and family financial management must be policy instruments to address the dynamics of Gen Z. Without synchronization between policy and this shift in values, it is feared that modesty will remain a fleeting phenomenon without having an impact on strengthening the family's economic foundation.

Culturally, this phenomenon helps reduce the social gap that often arises from differences in the scale of wedding celebrations in society. TikTok content that normalizes modest weddings has successfully reduced the negative stigma against those who don't hold large receptions. This emphasizes that socio-religious policies must continue to support the narrative of simplicity as a new, dignified norm, so that the sustainability of household life is prioritized over ephemeral public validation.

The long-term implication is the potential for increased family resilience in Indonesia as young couples begin their lives without the burden of heavy consumer debt. Current statistics and sociological research are beginning to show that early financial preparedness is a key factor in reducing divorce rates and intrafamily conflict. Thus, this shift in economic values paves the way for policies that are more oriented toward family empowerment than simply fulfilling administrative rituals.

In conclusion, this transformation in wedding culture signals a need for the state to be more responsive in balancing religious values with modern economic realities. Inclusive public policies, supported by digital literacy and practical Islamic economic education, will solidify the trend of modest weddings as a hallmark of resilient, ethical, and sustainable Indonesian families. Weddings at the Religious Affairs Office (KUA) have become a catalyst for social change that honors marital commitment above all material luxuries.

Conclusion

This study concludes that the phenomenon of modest weddings at the Religious Affairs Office (KUA) by Generation Z is a concrete manifestation of a shift in values that prioritizes financial rationality and ethical contentment over demands for social prestige. This transformation demonstrates that Indonesia's younger generation now prefers future marital stability over fulfilling consumptive communal rituals, making simplicity a new symbol of emotional and intellectual maturity aligned with Islamic economic values.

However, criticism needs to be directed at the readiness of the KUA service infrastructure, which is often perceived by the public as limited. Therefore, the urgency of transforming it into a more inclusive and aesthetic family education center is crucial. It is recommended that the Ministry of Religious Affairs not only focus on administrative digitization but also integrate premarital guidance with concrete economic literacy, and provide public space for the narrative of simplicity to continue to grow as a new, dignified social norm, supported by adaptive state policies.

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