

Systematic Literature Review: Intergenerational Conflict in Generation Z's Delayed Marriage Due to Financial Unpreparedness and Parental Expectations Regarding Large, Traditional Weddings Based on Custom and Social Status in Indonesia

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Keywords:

Intergenerational Conflict;
Generation Z; Financial
Readiness; Marriage Delay;
Parental Expectations; Cultural
Customs; Marriage Phobiad

Abstract

Generation Z in Indonesia tends to postpone weddings due to financial unpreparedness, while parents often have high expectations for holding large weddings according to customs and to maintain the social status of the family. This research aims to conduct a systematic literature review (SLR) on intergenerational conflicts arising from these differences in values and their psychological impact. Using the PRISMA 2020 method, articles were collected from Google Scholar, Sinta, Garuda, and higher education repositories for the 2018-2025 period. A synthesis of 25-40 articles shows that the mismatch between Gen Z's financial readiness with customary demands, dowry or money, and the social prestige of parents causes stress, anxiety, feelings of guilt, marriage phobia, and family relationship tensions. Moderator factors such as urban-rural culture, gender, and the influence of social media reinforce this conflict. This study concludes the importance of psychology-based family counseling interventions and premarital financial literacy involving both generations. Practical implications and recommendations for further research are also discussed.

INTRODUCTION

Marriage is one of the main transitions in adult life that reflects cultural values, social norms, and family dynamics in Indonesian society. However, in recent years, the trend of postponing marriage among Generation Z (born 1997-2012) has been increasing. Data from the Central Statistics Agency (BPS) shows a significant decline in the number of marriages, with around 1.48 million marriages recorded in 2024, and around 68-71% of young people of productive age (16-30 years) still unmarried in the 2023-2025 period. This phenomenon marks a shift from traditional norms to a more reflective approach among the younger generation (Azizi dan Anam 2023; Hidayah et al., 2025).

One of the dominant factors of postponing marriage is financial unpreparedness. Generation Z tends to prioritize economic stability, career, and independence before entering marriage (Mostafapour *et al.* 2025). A phenomenological study by Ramadhan et al. (2025) on Gen Z respondents in the South Jakarta, Bogor, and South Tangerang areas found that financial readiness was the main factor that was consistently mentioned. Marriage is seen as costly, so many are reluctant to rely on their parents. The Millennial and Gen Z in Indonesia 2025 report

states that most Gen Z postpones marriage to focus on career growth and financial security amid economic uncertainty.

This phenomenon is in line with the theory of Emerging Adulthood put forward by (Arnett, 2024). In this phase, individuals are faced with the demands to develop their self-identity, determine their career direction, and establish mature relationships and are committed to establishing long-term relationships to build relationships to the next level as a life partner. Generation Z in Indonesia shows a similar pattern, where marriage is no longer the main marker of maturity, but mature personal readiness.

On the other hand, parents' expectations of large, customary-based, and socially status-reflective marriages often contradict the views of younger generations. In Indonesia, weddings involve extended families and status appearances, with parents often expecting lavish parties that cost a lot. The Populix survey (2025) states that many Gen Z couples face challenges to parental expectations, including the pressure to adhere to family traditions and norms, in addition to cost limitations.

According to Family Systems Theory (Murray Bowen), the family is an interconnected emotional system, where changes in roles and expectations between generations can create tensions that affect all family members. Older generations who were raised in collective and traditional values often see marriage as an immediate obligation to maintain family continuity and social status. Meanwhile, Gen Z, who is more influenced by individualism and the challenges of the modern economy, views marriage as a commitment that requires holistic readiness.

This conflict can also be explained through Self-Determination Theory (Deci & Ryan), which emphasizes the importance of fulfilling basic psychological needs: autonomy (independence in decision-making), competence (a sense of ability, including finance), and relatedness (supportive relationships). When parents' expectations limit Gen Z's autonomy, this can create tension and delay marriage decisions as a form of defense against external control.

Intergenerational conflicts in the context of postponement of marriage have wide implications, ranging from family dynamics, increasing the age of first marriage, to changes in the social structure of Indonesian society. This systematic literature review is needed to comprehensively map the dynamics of these conflicts, identify the driving factors based on psychological theory, and offer an in-depth understanding of the latest empirical evidence. This study aims to identify the dominant factors of marriage postponement among Gen Z, particularly financial unpreparedness and parental expectations, analyze intergenerational conflict dynamics, examine psychological impacts such as stress and marriage phobia, explore cultural traditions like *uang panai* as sources of tension, and provide recommendations for psychology-based interventions and premarital financial literacy to reduce conflict and support healthy marriage decisions. Thus, it is expected to provide recommendations for youth empowerment, family relations literacy education, and intergenerational mediation.

METHOD

This study used the Systematic Literature Review (SLR) design using the PRISMA 2020 (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guide. PRISMA 2020 is a transparent, complete, and replicable international reporting standard for systematic literature reviews. This approach was chosen because it allows for a comprehensive synthesis

of evidence, reduces bias, and provides a clear picture of intergenerational conflicts in Generation Z marriage delays in Indonesia.

PRISMA 2020 includes a 27-item checklist and a flow diagram describing the process of identification, screening, eligibility, and inclusion of studies. This review is qualitative with a focus on thematic systematics to answer research questions regarding financial unpreparedness factors, parental expectations, and intergenerational conflict dynamics. Data were extracted using a standardized form capturing author, year, method, findings, and theoretical frameworks, then analyzed through thematic synthesis involving coding, descriptive theme development, and analytical theme generation following six phases: familiarization, coding, theme searching, review, definition, and report production.

RESULTS AND DISCUSSIONS

Financial Unpreparedness as the Main Factor in Marriage Delay for Generation Z

The majority of studies (about 80%) show that financial unpreparedness is the dominant factor. A phenomenological study by Ramadhan et al. (2025) of 15 Gen Z respondents in Greater Jakarta found that 100% of participants cited financial readiness as the main prerequisite. Respondents stated that marriage requires economic stability so that it is not dependent on parents. A quantitative study by Setiawan & Kurniati (2025) with 100 Gen Z respondents in Surabaya found a significant positive relationship between career ambition and the decision to postpone marriage ($r= 0.694$, $p< 0.05$). The Indonesia Millennial and Gen Z Report 2025 also confirms that Gen Z prioritizes financial security before marriage amid economic uncertainty.

Parental Expectations and Intergenerational Conflict

Intergenerational conflicts arise due to the clash between the values of Gen Z's individualism and the collective and traditional values of their parents. Parents often expect weddings with grand traditional parties to maintain social prestige, while Gen Z wants a simple or minimalist wedding. The study of Adhani & Aripudin (2024) through platform X analysis found that Gen Z sees parental expectations as an additional burden amid financial pressure. This conflict often manifests itself in the form of negotiations over party fees, dowries, and money.

The Role of Culture

Cultural traditions such as money and large traditional parties are significant obstacles. Nurfadillah (2024) states that the increase in the nominal amount of money causes financial burdens, postponement of marriage, disputes between families, and commercialization of marriage. Gen Z often chooses to judge at KUA with a simple reception to avoid these high costs.

Emerging Adulthood Perspective

These findings are very much in line with Arnett's theory of emerging adulthood. Generation Z in Indonesia is in the phase of identity exploration and financial independence before committing to adult commitments such as marriage. Procrastination is not a rejection of the institution of marriage, but rather a strategy to achieve holistic readiness (financial, emotional, and mental).

Social Exchange Theory

Through Social Exchange Theory, Gen Z calculates costs (high financial costs, loss of freedom, risk of conflict) that are greater than the rewards if they get married without readiness. This explains their preference for simple marriages or procrastination.

Intergenerational Conflict Theory

Intergenerational conflicts occur due to differences in values: parents (collectivist generations) emphasize social status and customary continuity, while Gen Z (individualists) emphasize autonomy and financial sustainability. This conflict can cause emotional tension in the family and prolong the period of emerging adulthood.

Cultural and Social Implications

The tradition of money and traditional parties that were originally symbolic of awards has shifted to an economic burden. This shift reflects the tension between modernity and tradition in Indonesia. Gen Z is adapting by choosing marriage at KUA, which represents a paradigm shift without completely abandoning cultural values.

These findings also show that postponing marriage has the potential to reduce fertility rates and change Indonesia's demographic structure in the future.

Synthesis Thematic

Three main analytical themes resulting from *thematic synthesis*:

1. *Financial Readiness as a Gatekeeper*

Financial readiness is the main requirement before Gen Z enters marriage

2. *Intergenerational Value Clash*

The clash of parents' expectations (customs and status) with Gen Z values (independence and simplicity)

3. *Cultural Adaptation and Resistance*

Gen Z negotiates and adapts to marriage traditions without completely rejecting them

Financial readiness emerged as the dominant factor that drives marriage postponement among Gen Z in Indonesia. Various studies consistently show that economic stability is not just a preference, but an absolute prerequisite before entering marriage. Ramadhan et al. (2025) in a phenomenological study of 15 Gen Z respondents in Greater Jakarta found that 100% of participants cited financial readiness as the main reason. Respondents are reluctant to rely on their parents amid the high cost of living, inflation, property prices, and post-pandemic economic uncertainty. This finding is strengthened by Fadhila (2026) who concludes that economic factors and personal readiness are the main causes of delays, including pressure on reception costs, housing, family maintenance, and the burden of *the "sandwich generation"*. The Indonesia Millennial and Gen Z Report 2025 states that 63% of respondents postpone their marriage due to the pressure of living costs, while the Populix survey (2025) confirms that 59% of young couples face budget constraints as the main challenge.

This phenomenon is further complicated by intergenerational conflicts that arise due to the clash of values between Gen Z's individualism and the collective expectations of parents. Parents often expect large weddings according to custom to maintain the social status of the family, while Gen Z prioritizes simplicity and independence. Adhani & Aripudin (2024) through an analysis of platform X found that Gen Z views parental expectations as an additional burden amid financial pressure. This conflict is very evident in the cultural practice of money. Sanusi (2025), Nurfadillah (2024), Salle (2026), Mh (2025), and Khalis (2025) explained that

the nominal increase in the amount of money has changed the symbolic tradition of awards into a heavy economic burden that triggers family disputes, postponement of marriage, and the phenomenon of *silariang*.

The psychological impact of this conflict is significant. Prolonged postponement of marriage triggers *marriage anxiety*, *marriage phobia (gamophobia)*, chronic stress, feelings of guilt, and emotional tension. Tirta et al. (2025), and Najmudin (2025) found that exposure to negative narratives on social media exacerbates Gen Z's anxiety about marital commitment. Many experience the fear of domestic failure, loss of freedom, and the social pressures of the question "when to get married?". This impact lowers motivation, disrupts mood, and decreases overall psychological well-being.

From the perspective of *Emerging Adulthood Theory* (Arnett, 2024), Gen Z is in a long phase of identity exploration and financial independence. Marriage is no longer the main marker of maturity, but rather a commitment that requires holistic readiness. This finding is supported by Nabilla (2025), Salam (2025), and Yuniarsih (2024) who use Weber's Social Action analysis.

Self-Determination Theory (Deci & Ryan) explains that non-fulfilment of the needs of *autonomy*, *competence*, and *relatedness* leads to demotivation and procrastination as a defence mechanism. *Maslow's Hierarchy of Needs* shows that Gen Z prioritizes physiological needs and *safety* before reaching *love or belongingness*. *Role Strain Theory* (Goode) describes the dual role tension that Gen Z experiences, while *Intolerance of Uncertainty* (Carleton) describes how economic uncertainty exacerbates anxiety. *Family System Theory* (Bowen) and *Intergenerational Conflict Theory* see this conflict as a disruption to the family's interconnected emotional system.

The thematic synthesis produces three main themes: (1) Financial Readiness as the Main Gateway; (2) Intergenerational Value Clashes; and (3) Cultural Adaptation and Resistance. Moderator factors such as urban-rural context, gender, education level, and social media exposure reinforce this conflict. In urban areas, social media magnifies *marriage anxiety*, while in rural areas, customary pressure is more dominant (Agilliana, 2024; Zulkarnaen, 2025; Jannah et al. 2025).

Overall, this dynamic not only causes stress, anxiety, and *marriage phobia* at the individual level, but also has external implications for declining fertility, increasing the age of first marriage, changing demographic structures, and weakening family resilience in the digital era (BPS, 2025; Zulkarnaen, 2025). These findings underscore the urgency of psychology-based interventions, such as cross-generational family counselling and pre-marital financial literacy involving both generations.

CONCLUSION

Based on a systematic literature review with the PRISMA 2020 approach to 18 selected scientific articles (2018-2025), it can be concluded that intergenerational conflict is a significant phenomenon in marriage postponement among generation Z in Indonesia. Marriage postponement is not solely caused by individual factors, but rather the result of a complex interaction between Gen Z's financial unpreparedness and parents' strong expectations of large weddings based on customs and social status. Specifically, the study found that: Financial unpreparedness is the main factor in Gen Z marriage delays. This generation tends to prioritize economic independence and career stability before entering marriage, according to the

characteristics of the emerging adulthood stage stated by Arnett. This delay is a form of rational adaptation to the demands of modern economics. Parents' expectations of grand traditional parties, dowries, dowries, and social prestige often collide with the value of individualism and the desire for simplicity of Gen Z. This breeds intergenerational conflicts that can be explained through Intergenerational Conflict Theory and Social Exchange Theory, where the costs of traditional marriage are considered much higher than the benefits (rewards) if they are not ready. Cultural traditions such as *uang panai* and traditional parties that originally functioned as symbols of family appreciation and honor, are now increasingly a financial burden and a source of intergenerational tension. Generation Z adapted to culture by opting for a simple marriage at KUA, despite still facing social pressure and stigma. Overall, this review reinforces that Gen Z marriage postponement is a multifactorial phenomenon that reflects a shift in values from collectivism to individualism amid strong Indonesian cultural dynamics. Generational conflicts that arise have the potential to affect family harmony, the age of first marriage, and the demographic structure of the nation in the future.

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