

## FAMILY FINANCIAL MANAGEMENT IN CONTEMPORARY PREMARITAL GUIDANCE FROM THE PERSPECTIVE OF MAQASHID AL-SHARI'AH



Ezi Zul Hayati<sup>1\*</sup> , M. Khairul Arwani<sup>2</sup> 

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**\*Correspondence :**

Email :  
[ezizulhayati0103@gmail.com](mailto:ezizulhayati0103@gmail.com)

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**Affiliation:**

<sup>1</sup> Universitas Islam Negeri  
Sjech M. Djamil Djambek  
Bukittinggi, Indonesia

<sup>2</sup> Universitas Islam Negeri  
Sunan Kalijaga Yogyakarta,  
Indonesia

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**Abstract**

This study aims to analyze the implementation of family financial management in contemporary premarital guidance and its relevance to the realization of a *sakinah* family from the perspective of *maqashid al-shari'ah*. The background of this research stems from the increasing number of marital conflicts and divorces caused by poor financial literacy and economic instability among couples, highlighting the urgent need for premarital education that addresses financial issues. Employing a qualitative approach with a descriptive method, this research collects data through interviews, observations, and documentation at the Office of Religious Affairs (KUA) Tanjung Raya, which uniquely integrates family financial management into its premarital guidance program. The findings reveal that such integration significantly enhances the financial awareness and responsibility of prospective couples, reduces the potential for economic-based conflicts, and supports sustainable family welfare. The counseling model not only addresses practical financial challenges but also embodies the principles of *maqashid al-shari'ah* by protecting religion, life, intellect, lineage, and wealth (*hifzh al-din, al-nafs, al-'aql, al-nasl, and al-mal*). Therefore, this study concludes that family financial management in premarital guidance serves as a strategic and preventive instrument for realizing the objectives of Sharia and achieving a *sakinah* family in the modern context. Academically, this research contributes to the discourse on integrating financial literacy into Islamic family law and premarital education.

**Abstrak**

Penelitian ini bertujuan untuk menganalisis implementasi manajemen keuangan keluarga dalam bimbingan pranikah kontemporer serta relevansinya terhadap terwujudnya keluarga *sakinah* dalam perspektif *maqashid al-syari'ah*. Latar belakang penelitian ini berangkat dari meningkatnya konflik rumah tangga dan perceraian yang disebabkan oleh rendahnya literasi keuangan serta ketidakstabilan ekonomi pasangan, sehingga diperlukan pendidikan pranikah yang menekankan aspek pengelolaan keuangan. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif, melalui wawancara, observasi, dan dokumentasi di Kantor Urusan Agama (KUA) Tanjung Raya yang secara khusus mengintegrasikan materi manajemen keuangan keluarga dalam bimbingan pranikahnya. Hasil penelitian menunjukkan bahwa integrasi tersebut secara signifikan meningkatkan kesadaran dan tanggung jawab finansial calon pengantin, mengurangi potensi konflik ekonomi, serta mendukung kesejahteraan keluarga yang berkelanjutan. Model bimbingan ini tidak hanya menjawab tantangan praktis rumah tangga, tetapi juga mewujudkan prinsip *maqashid al-syari'ah* dalam menjaga agama, jiwa, akal, keturunan, dan harta (*hifzh al-din, al-nafs, al-'aql, al-nasl, dan al-mal*). Dengan demikian, manajemen keuangan keluarga dalam bimbingan pranikah berfungsi sebagai instrumen strategis dan preventif untuk merealisasikan tujuan syariah dan membentuk keluarga *sakinah* di era modern. Secara akademik, penelitian ini berkontribusi terhadap pengembangan wacana integrasi literasi keuangan dalam hukum keluarga Islam dan pendidikan pranikah.



## INTRODUCTION

The growing number of divorces and household conflicts in Indonesia highlights a serious social issue rooted largely in economic instability and poor financial literacy among couples (Chiru, 2015). Many newlyweds begin their marriage without sufficient knowledge of managing family finances, which leads to excessive consumption, debt, and prolonged disputes (Ponnet, Van Leeuwen, Wouters, & Mortelmans, 2015). The problem is compounded by modern consumer culture and digital lifestyles that promote instant gratification over responsible spending (Mayer, Volk, & Schultmann, 2022). This phenomenon reveals that family financial mismanagement is not merely an individual problem but a societal challenge that threatens family harmony and national welfare. In this context (Magyar, 2022), premarital guidance provided by the Office of Religious Affairs (KUA) plays an essential role in shaping couples' readiness (Ghosh & Tang, 2015), not only in spiritual and emotional aspects but also in economic resilience necessary for achieving a *sakinah* family.

In the literature, premarital education programs are often discussed in relation to psychological readiness, communication skills, and religious knowledge, but the inclusion of financial management remains minimal. First, customary fines embedded in pre-marriage agreements within the Dayak Ngaju community are viewed as culturally valuable instruments that preserve ancestral norms while reinforcing marital commitment (Rahman, Roibin, & Nasrulloh, 2023). Second, pre-marriage courses align with the principles of *maslahah* and human rights, although improvements in infrastructure, organizational professionalism, participant commitment, and financial support remain necessary (Faisal, Kharlie, & Cholil, 2020). Third, evidence from a sample of 284 couples shows that those with higher education levels and employment status are significantly more likely to hold idealistic marriage expectations (Khodaparast, Laghousi, Alizadeh, & Gilani, 2022). Fourth, research indicates that higher spousal income among women does not reduce their domestic workload; instead, economic superiority may increase household labor due to efforts to restore gender identity (Chung & Lee, 2021). Fifth, recent findings underscore the need for Oral Health Literacy (OHL) interventions to address unmet needs and to improve both couples' oral health and that of their future children (Fazli, Yazdani, Mohebbi, & Shamshiri, 2021).

Previous studies have acknowledged the relevance of financial education within Islamic economics, emphasizing its role in achieving prosperity and preventing debt-based crises. However, these studies often treat financial education as an isolated subject rather than as part of family law and marriage counseling. Research on *maqashid al-shari'ah* generally focuses on macroeconomic justice, neglecting its implications for the microcosm of household financial ethics. This gap between normative Islamic objectives and practical family education creates an opportunity for integrating the two fields. In this regard, the KUA Tanjung Raya model, which systematically includes financial management material in premarital guidance, represents a valuable example of how the principles of *maqashid al-shari'ah* can be actualized in strengthening family resilience at the grassroots level.

The purpose of this study is to analyze how family financial management is implemented in contemporary premarital guidance at the Office of Religious Affairs (KUA) Tanjung Raya and how it contributes to realizing a *sakinah* family through the framework of *maqashid al-shari'ah*. The central argument proposed is that financial literacy in marriage is not only a practical skill but also a manifestation of the Sharia objective of

wealth preservation (*hifzh al-mal*), which supports the stability of other essential goals such as religion, life, intellect, and lineage. Accordingly, this study hypothesizes that integrating financial management into premarital guidance at KUA Tanjung Raya serves as a strategic and preventive effort to build strong, balanced, and prosperous Muslim families. The study is expected to provide an academic contribution by linking Islamic legal theory with practical guidance programs, offering a holistic model for premarital education aligned with *maqashid al-shari'ah*.

## METHODS

This study employs a qualitative approach emphasizing the researcher's direct involvement through participatory observation. The research was conducted at the Office of Religious Affairs (KUA) Tanjung Raya, Agam Regency, West Sumatra, from June to August 2024. Primary data were collected through in-depth interviews with the Head of KUA, premarital guidance counselors, and married couples who had participated in the guidance sessions. Supporting data were gathered through field observations and documentation, including premarital counseling modules, attendance records, and official reports related to family guidance activities. The interviews, lasting between 45 and 90 minutes, were semi-structured to ensure flexibility while maintaining thematic consistency. Observations focused on the interaction between counselors and participants, particularly in delivering and discussing financial management materials. Documentation analysis was conducted to triangulate data sources and strengthen the credibility of the findings.

The collected data were analyzed descriptively using Miles and Huberman's interactive model, which consists of data reduction, data display, and conclusion drawing or verification. Coding and categorization were used to identify recurring themes relevant to the implementation of family financial management in premarital guidance. The interpretation process was guided by the theoretical framework of *maqashid al-shari'ah*, emphasizing the objective of wealth preservation (*hifzh al-mal*) as a key element in achieving household stability and harmony. Methodological rigor was ensured through triangulation across data sources, methods, and informants, complemented by member checking and detailed field documentation. Ethical standards were maintained by obtaining informed consent, ensuring voluntary participation, and preserving confidentiality. This methodological framework thus provides a transparent and replicable model for qualitative studies on Islamic family law and premarital education in Indonesia.

## RESULT AND DISCUSSION

### RESULT

#### Family Financial Management in the Implementation of Premarital Guidance

The integration of family financial management in the premarital guidance program at the Office of Religious Affairs (KUA) Tanjung Raya, Agam Regency, reflects a significant response to the socio-economic realities of the community. The premarital program does not merely focus on ritual or spiritual readiness but expands its orientation to include economic preparedness as a key foundation for achieving a *sakinah* family. The inclusion of family budgeting, saving, and debt management as part of the counseling process shows how the institution internalizes Islamic ethical values in daily economic life. This approach has redefined premarital guidance as a holistic form of education that

simultaneously builds religious consciousness and practical life competence among future spouses.

The manifestations of financial management education appear in various practical forms throughout the premarital sessions. Counselors at KUA Tanjung Raya emphasize structured activities such as budgeting simulations, household expense planning, and savings strategies. Through these practices, participants learn how to manage income and expenditure based on Islamic ethical principles of moderation and accountability. The inclusion of these modules demonstrates that economic aspects are no longer treated as secondary concerns in marriage preparation but as integral components of family resilience. The program thus bridges religious obligations with practical realities, aligning moral values with financial discipline in daily life.

The emergence of financial management as a central topic in premarital guidance is driven by several influencing factors (Rahmani et al., 2021). Data from interviews and field observations reveal that financial conflict remains one of the leading causes of divorce in Tanjung Raya and its surrounding areas. Many couples enter marriage without the ability to plan or manage household finances properly, leading to prolonged disputes and dissatisfaction. KUA Tanjung Raya identified this problem through case reviews and community consultations, which later inspired the integration of financial education in premarital modules. This initiative represents the institution's proactive effort to adapt religious instruction to contemporary challenges faced by Muslim families.

Another influencing factor relates to the institution's interpretation of Islamic legal principles within the framework of *maqashid al-shari'ah*. Although the national premarital guidance curriculum does not explicitly mandate financial literacy as a stand-alone topic, KUA Tanjung Raya reinterprets it as part of the broader objective of *hifzh al-mal* (protection of wealth). This perspective allows the institution to contextualize religious teachings within the socio-economic needs of the community. Counselors apply participatory teaching methods by engaging couples in discussions that connect Qur'anic values with everyday financial practices. This flexible and adaptive interpretation ensures that Islamic education remains relevant, practical, and responsive to the changing realities of modern family life.

Cultural diversity and social dynamics within Agam Regency further influence how the financial management module is implemented. Couples attending premarital counseling come from different educational and economic backgrounds, necessitating an inclusive and adaptive approach. The counselors address this by emphasizing collaboration, transparency, and shared responsibility between spouses in managing family resources. The incorporation of local wisdom and community values into financial education strengthens participants' understanding of the importance of moderation, gratitude, and accountability in household management. These contextual strategies make the program more relatable and effective, ensuring that participants can internalize the lessons within their own social and cultural settings.

The issue in a transformative manner (Trygolo, Moretti, & Medrano, 2022). The integration of family financial management into premarital guidance has led to positive changes in participants' behavior, particularly in financial transparency (Khodaparast et al., 2022), shared decision-making, and responsible spending. Many couples report greater confidence in managing their income and planning for long-term stability, which contributes to the creation of *sakinah* families grounded in both faith and financial resilience (Velkov6, 2023). This transformation also enhances the social function of KUA as not only a religious authority but also a facilitator of community empowerment. The

study concludes that financial literacy, when framed within *maqashid al-shari'ah*, plays a transformative role in strengthening household harmony, reducing divorce rates, and fostering sustainable family well-being in contemporary Muslim society.

### **Transformative Implications of Financial Management in Premarital Guidance**

Beyond addressing financial behavior at the individual level, the initiative implemented by the Office of Religious Affairs (KUA) Tanjung Raya, Agam Regency, represents a broader institutional and cultural adaptation of Islamic marital education. The program does not treat financial management as an isolated topic but integrates it within discussions of marital rights, responsibilities, and shared life goals. Through this integration, the KUA provides couples with a holistic understanding of marriage that combines spiritual, psychological, and economic preparedness. Counselors emphasize that the ability to manage household finances responsibly is inseparable from the Islamic values of *amanah* (trust), *qana'ah* (contentment), and *tawazun* (balance), ensuring that both spouses understand their mutual responsibilities in maintaining household harmony and sustainability.

The integration also functions as a preventive mechanism against the increasing prevalence of financial-related divorce. Counselors and administrators at KUA Tanjung Raya observed that many cases of marital breakdown stem from debt, financial secrecy, or misaligned spending priorities between partners. By introducing financial education into premarital sessions, the KUA aims to address these root causes before couples formally begin married life. Interview data reveal that participants appreciate the practical nature of this approach, as it provides real-life examples of financial challenges and solutions that align with Islamic ethics. This practical contextualization of Sharia values transforms religious teachings into tools for solving contemporary household problems, particularly those linked to economic pressure and material expectations.

Although the national premarital guidance curriculum in Indonesia does not explicitly include "family financial management" as an independent module (Abubakar, 2022), KUA Tanjung Raya interprets it as part of the broader themes of "Rights and Responsibilities of Husband and Wife" and "Objectives of Marriage." This interpretive flexibility demonstrates the institution's proactive commitment to maintaining the relevance and effectiveness of premarital education. The adaptation reflects a contextual understanding of *maqashid al-shari'ah*, particularly in the preservation of wealth (*hifzh al-mal*), as a means of protecting the family from socio-economic instability. Counselors explain that financial guidance sessions are framed as an extension of the duty of care and mutual responsibility between spouses, making economic literacy a moral obligation as well as a practical necessity within Islamic marital ethics.

The inclusion of financial management sessions also plays a crucial preventive role in minimizing excessive debt and consumptive behavior among newly married couples. Counselors at KUA Tanjung Raya use real case examples to illustrate how lack of financial planning often leads couples to rely on credit or loans, resulting in prolonged stress and conflict. By promoting frugality, financial transparency, and long-term planning, the counseling sessions encourage participants to develop sustainable consumption habits consistent with Islamic principles. The program's emphasis on moderation (*wasatiyyah*) and gratitude (*syukr*) provides couples with a moral compass for responsible economic behavior. These preventive measures not only reduce the risk of financial distress but also enhance the overall resilience of marital relationships.

The initiative has significant implications for community empowerment and institutional development. By expanding the scope of premarital education to include financial literacy, KUA Tanjung Raya enhances its role as both a religious authority and a social facilitator. The program strengthens the connection between Islamic legal theory and practical family welfare, positioning the KUA as a model institution for integrating *maqashid al-shari'ah* into community-based programs. This approach has inspired other regional offices to adopt similar initiatives, demonstrating the replicability and transformative potential of this model in promoting socio-economic stability within Muslim households.

The integration of financial management into premarital counseling has reshaped the perception of marriage preparation from a purely religious obligation to a multidimensional process of personal and social empowerment (Barman, Maheshwari, & Varma, 2022). Couples not only gain spiritual and emotional readiness but also acquire the skills and awareness needed to sustain long-term financial health (Suciyan, 2023). This transformative approach contributes to reducing divorce rates, enhancing marital satisfaction (D'Aoust, 2018), and fostering household stability grounded in Islamic ethics (Wagner, Block, Miller, Schwens, & Xi, 2015). Ultimately, KUA Tanjung Raya's program embodies the essence of *maqashid al-shari'ah* by harmonizing faith, reason, and economic responsibility, establishing a sustainable model for the realization of *sakinah* families in contemporary Muslim society.

## **DISCUSSION**

The results presented in the previous section illustrate how financial management education in premarital guidance at KUA Tanjung Raya significantly strengthens the religious, psychological, and socio-economic foundations of marriage. The incorporation of Islamic financial principles into marital counseling promotes halal economic practices while discouraging riba and fraudulent transactions. By achieving financial stability, families are freed from excessive anxiety and can concentrate more on worship, religious education, and fulfilling zakat, infaq, and sadaqah obligations. Counselors emphasize the importance of gratitude (*shukr*) and contentment (*qana'ah*) in financial management, guiding couples to live within their means and avoid haram practices. These values reflect how financial ethics foster spirituality and household harmony, resonating with the *maqashid al-shari'ah* objective of achieving *sakinah* families. Thus, economic stability becomes not merely a material goal but a religious responsibility that supports the holistic well-being of the Muslim family.

The root causes of family instability often stem from financial mismanagement and the lack of economic awareness among newlyweds (Behere, 2019). The Head of KUA and counselors frequently encounter couples burdened by financial stress that eventually leads to disputes and divorce (Zainuddin, 2023). Economic hardship generates psychological pressure—manifesting in anxiety (Gamage & Tajeddini, 2022), depression, and poor physical health—that undermines family resilience. Conversely, couples who practice disciplined financial planning experience emotional calmness and a sense of security, which sustains marital endurance (Altman, 2018). The counselors' emphasis on preventive education shows that financial literacy is not only an economic issue but also a moral and spiritual obligation (Bagher Hashemi—Soteh, Vali Nejad, Ataei, Ghasemi, & Siamy, 2019). Financial behavior shaped through Islamic teachings becomes a stabilizing force in both emotional and physical health (Lui, 2023), aligning with the *maqashid* principle of *hifzh al-nafs* (protection of life).

Financial stability has transformative effects on intellectual (Love, Frey, & Durtschi, 2020), emotional (Ramkumar & Sankar, 2022), and generational development (Shahighi et al., 2021). Families that manage their finances prudently are better able to access quality education (Ngaire Heuer, 2016), healthcare, and social participation. Economic stability allows intellectual growth, clarity of thought, and rational decision-making (Sabloff, 2018), fulfilling the *maqashid* goal of *hifzh al-'aql* (protection of intellect). Unresolved financial challenges often cloud judgment, leading to poor decisions and irrational behavior. In contrast, couples with effective financial management display better focus, innovation, and productivity. Their intellectual freedom from financial burdens enables them to contribute more effectively to social and economic life. The management of wealth is deeply intertwined with the cultivation of human reason and moral discipline, both of which are central to the objectives of Islamic law.

Earlier research on premarital guidance often centered on religious and moral education (Kaur, 2024), while the integration of financial management as an applied component remains limited (Zelenskaia, 2025). Prior works primarily focused on financial resilience within Islamic banking or macroeconomic contexts rather than its educational implications for household management (Vaishnav & Sharma, 2022). The present study fills this gap by contextualizing financial ethics within family education at the grassroots level (Levy, Tseng, Rosen, & Lueke, 2017). The approach taken by KUA Tanjung Raya represents a localized innovation—an adaptation of national guidance policies to address real socio-economic challenges. Unlike conventional financial literacy programs, this initiative embeds Islamic ethical principles directly into family behavior, creating a balanced model that connects spirituality with economic pragmatism (Panarello et al., 2016). This study expands the discourse on Islamic education by linking financial management to the preservation of moral and familial integrity (3ineli & Mugiyama, 2023).

This study recommends strengthening Islamic premarital education by integrating financial management as a core component aligned with *maqashid al-shari'ah*, particularly *hifzh al-mal* (protection of wealth). Conceptually, this ensures that marital preparation includes economic stability alongside spiritual readiness (Aditya & Adi Wardana, 2022). Methodologically, participatory and case-based learning should be applied to enhance couples' practical financial skills and adaptive decision-making. Policy-wise, the Ministry of Religious Affairs should institutionalize family financial management as a mandatory element in the national premarital curriculum to prevent financial-related divorces (Omobowale, Omigbodun, Egbokhare, & Koski, 2023). Financial education in this context can transform household behavior, strengthen resilience, and promote long-term family harmony (Yeoh, Chee, & Baey, 2017). Ultimately, integrating financial literacy into Islamic marital guidance establishes marriage not only as a moral and religious covenant but also as a sustainable institution that upholds justice (Saidah & Fahmi, 2023), balance (Natividade & Dias, 2022), and collective well-being (Bueno, 2020).

## CONCLUSION

The findings of this study reveal that the decision of the Office of Religious Affairs (KUA) of Tanjung Raya to include family financial management as one of the key components in premarital counseling is driven by the high rate of divorce caused by economic problems and the inability of couples to manage household finances effectively. Limited financial literacy among prospective brides and grooms has become a critical issue affecting marital stability. Recognizing this, the KUA views financial readiness as a fundamental aspect of achieving *sakinah* families—those characterized by tranquility and

harmony. The inclusion of financial management education serves as a proactive initiative to equip prospective couples with the knowledge and skills needed to avoid excessive debt and to build resilience in facing future economic challenges. The impact of this material delivery has been reflected in the increased awareness and capability of participants in financial planning, leading to more prudent decision-making and responsible household financial behavior.

This study significantly contributes to the conceptual, methodological, and practical development of Islamic family education. Conceptually, it positions financial management as a vital element of premarital guidance that aligns with the *maqashid al-shari'ah*, particularly *hifzh al-mal* (protection of wealth). Methodologically, it demonstrates that participatory and case-based learning approaches are effective in enhancing financial literacy among couples. Practically, the KUA Tanjung Raya model can serve as a replicable framework for other regions, promoting sustainable marital relationships through a balance of economic and spiritual preparedness. The findings also provide valuable input for policymakers to institutionalize financial education in national premarital programs, reinforcing the idea that financial stability is integral to moral, emotional, and social harmony within marriage.

## DECLARATIONS

### AUTHOR CONTRIBUTION STATEMENT

Ezi Zul Hayati and M. Khairul Arwani are the primary authors responsible for the conception, design, analysis, and preparation of this research and manuscript. Both authors collaboratively developed the conceptual framework, conducted the data analysis, and prepared the final version of the article. Ezi Zul Hayati led the drafting and refinement of the manuscript, while M. Khairul Arwani provided substantial input in theoretical interpretation, editorial review, and critical revisions. The overall intellectual content and analytical conclusions represent the joint responsibility of both authors.

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### DATA AVAILABILITY STATEMENT

All data supporting the findings of this article are obtained from publicly accessible legal documents, government regulations, and scholarly literature. No confidential or proprietary data were used. The authors confirm that all relevant information and supporting materials are available for verification upon reasonable request.

### DECLARATION OF INTERESTS STATEMENT

The authors declare that there are no known financial, institutional, or personal conflicts of interest that could have influenced the outcomes or interpretations presented in this article. The study was conducted objectively and in full academic independence.

## ADDITIONAL INFORMATION

Correspondence and requests for materials should be addressed to [ezizulhayati0103@gmail.com](mailto:ezizulhayati0103@gmail.com)

## ORCID

Ezi Zul Hayati  <https://orcid.org/0009-0003-0270-1214>

M. Khairul Arwani  <https://orcid.org/0009-0006-0998-110X>

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