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FACTORS INFLUENCING STUDENTS' READINESS FOR MARRIAGE BASED ON *FIQH AL-MUNAKAHAT* LITERACY, RELIGIOSITY, AND FAMILY SUPPORT

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ABSTRACT
Marriage readiness is a crucial developmental milestone requiring emotional maturity, cognitive competence, value orientation, and social support. Among Muslim university students, it is influenced not only by religiosity but also by formal knowledge of Islamic marital law (Fiqh al-Munakahat). This study distinguishes religiosity as a long-term dispositional value orientation from Fiqh literacy as an educationally acquired cognitive competence. Using a quantitative survey of 185 Islamic Family Law students and Partial Least Squares Structural Equation Modeling (PLS-SEM), this research examines the direct and mediating relationships among Fiqh literacy, religiosity, family support, and marriage readiness. The findings reveal that fiqh al-munakahat literacy and religiosity act as distinct yet complementary predictors. Fiqh literacy enhances understanding of marital rights and responsibilities, while religiosity strengthens moral commitment and readiness. Both variables significantly influence family support and marriage readiness, with family support serving as a partial mediator that reinforces psychological and social preparedness. This study highlights the integrated role of educational competence, value orientation, and relational support in shaping marriage readiness, offering practical implications for premarital education and family development programs.

Keywords: family support; Islamic marital law literacy; marriage readiness; religiosity; PLS-SEM.

INTRODUCTION
Student readiness for marriage is shaped by a dynamic interplay of educational, socioeconomic, cultural, and familial factors. Higher levels of education tend to delay marriage while enhancing cognitive and emotional maturity, as observed in Sub-Saharan Africa (Belachew et al., 2022). In Sweden, perceptions of commitment and gender equality among cohabiting partners significantly influence their likelihood of transitioning to marriage (Ohlsson-Wijk et al., 2022). Cultural and religious values also play a major role, as demonstrated by Christian couples who align sexual intimacy with shared moral principles (Hodges & Bevan, 2023). In France, the gradual formation of unions indicates that readiness to marry develops through specific socio-psychological stages (Bergström & Moulin, 2022). Family influences, such as financial socialization and parental separation, further shape perceptions of marital preparation. Inadequate sexual health education in Iran or early sexual initiation in Ethiopia, also reveal how personal experiences and structural contexts shape young people's readiness for marriage (Gibby et al., 2021; Härkönen et al., 2021; Sheikhansari et al., 2021; Turi et al., 2020). Altogether, these findings highlight the multidimensional nature of marital readiness, which is shaped by cognitive competence, internalized values, and social reinforcement.

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Family development programs initiated by the Ministry of Population and Family Development/BKKBN further reinforce the notion that marital readiness is a multidimensional construct requiring formal and institutional educational support (Dinda & Choiriyah, 2025). Through programs such as the Marriage Age Maturation (PUP), Planning Generation (GenRe), and Youth Information and Counseling Centers (PIK-R), BKKBN promotes family development literacy that encompasses reproductive health, conflict management, couple communication, household financial planning, and psychosocial preparedness for marriage. This literacy framework positions marital readiness as a competence that should be systematically cultivated through counseling, curriculum-based interventions, and family-oriented guidance. Such initiatives align with global evidence showing that marital readiness is shaped by the interaction between personal, social, and structural factors (Herawati et al., 2025).

This study focuses on three key interrelated determinants of marriage readiness among Muslim university students: *fiqh al-munakahat* literacy, religiosity, and family support (Hamzah, 2025). *Fiqh al-Munakahat* literacy represents a cognitive dimension reflecting students' understanding of Islamic legal principles governing marriage, including its pillars, legal requirements, rights, obligations, and ethical foundations. As an educational outcome, fiqh literacy reflects cognitive competence acquired through intentional formal instruction in Islamic Family Law. This competence strengthens students' legal awareness, enhances their ability to evaluate marital responsibilities, and improves decision-making capability regarding marital roles and obligations. Educational competence, particularly domain-specific legal literacy, enhances individuals' preparedness to assume adult social roles by strengthening cognitive readiness and perceived capability (Anshor & Muttaqin, 2022; Hamzah, 2025).

Religiosity, in contrast, represents a dispositional value orientation that reflects internalized religious beliefs, moral commitments, and normative behavioral guidance developed through long-term socialization processes, including family upbringing, cultural environment, and personal spiritual experience (Hamzah, 2025; Kohno et al., 2020). As a relatively stable internalized belief system, religiosity influences individuals' attitudes, motivations, and moral orientation toward marriage. Religiosity strengthens emotional stability, promotes social maturity, and reinforces individuals' commitment to marital roles and responsibilities (Hamzah, 2025). Importantly, religiosity operates primarily at the level of internalized values and motivational orientation, shaping individuals' willingness and normative commitment to marriage.

Although both *fiqh al-munakahat* literacy and religiosity are grounded in Islamic teachings, they represent conceptually distinct constructs that contribute to marriage readiness through different mechanisms. Religiosity reflects a dispositional value orientation developed through long-term religious socialization, while *fiqh al-munakahat* literacy reflects an educationally induced cognitive competence acquired through formal academic instruction. While religiosity provides internalized moral values and motivational orientation toward marital responsibility, fiqh literacy provides structured legal knowledge and cognitive competence necessary to understand marital rights, obligations, and legal consequences. This distinction highlights the difference between value-based readiness, which emerges from internalized belief systems, and competence-based readiness, which emerges from formal educational processes. Both constructs are theoretically complementary but operate through distinct psychological and educational pathways in shaping marriage readiness.

In addition to cognitive competence and dispositional value orientation, family support represents a critical social and relational factor influencing both religiosity and marriage readiness. Family support includes emotional encouragement, moral guidance, financial assistance, and spiritual reinforcement that shape individuals' attitudes and readiness toward marriage (Kohno et al., 2020). Family environments serve as primary agents of religious socialization and value internalization, contributing to the development of religiosity as well as psychological readiness for adult roles (Bukhari et al., 2023). Furthermore, family support strengthens individuals' confidence,

reduces uncertainty, and reinforces their perceived readiness for marriage by providing emotional security and normative validation.

Despite growing scholarly attention to marriage readiness, studies integrating *fiqh al-munakahat* literacy, religiosity, and family support within a unified conceptual framework remain limited. Previous research demonstrates that religiosity influences marital attitudes and behaviors, while family support plays a significant role in shaping marriage decision-making (Bukhari et al., 2023; Kohno et al., 2020). Premarital education programs have also been shown to strengthen religious awareness and social preparedness (Anshor & Muttaqin, 2022). However, limited empirical research has examined how educationally acquired Islamic legal literacy interacts with dispositional religiosity and family support in shaping marriage readiness. The distinct conceptual roles of religiosity as a dispositional value orientation and fiqh literacy as an educationally acquired cognitive competence remain insufficiently clarified in empirical models, particularly among Islamic Family Law students who receive formal legal instruction.

This study addresses this gap by examining the integrated roles of *fiqh al-munakahat* literacy, religiosity, and family support in shaping marriage readiness among Muslim university students. Specifically, this study examines the influence of fiqh literacy and family support on religiosity, as well as their direct and indirect effects on marriage readiness. By explicitly distinguishing *fiqh al-munakahat* literacy as an educationally acquired cognitive competence and religiosity as a dispositional value orientation, this study provides a clearer theoretical framework for understanding the cognitive, psychological, and social determinants of marriage readiness. This integrated model contributes to advancing theoretical understanding of marriage readiness and provides empirical insights relevant to Islamic higher education, premarital education, and family development policy.

Literature Review and Hypotheses Development

Integrating Holman's Marital Readiness Theory (MRT) with Ajzen's Theory of Planned Behavior provides a comprehensive analytical framework for understanding marriage readiness by combining psychological, cognitive, and social determinants (Ajzen, 1991; Holman & Linford, 2001). Marital Readiness Theory conceptualizes readiness as a developmental state reflecting emotional maturity, interpersonal competence, and preparedness to assume marital roles and responsibilities. Individuals who possess higher levels of competence, relational skills, and psychological preparedness are more likely to demonstrate readiness for marital commitment.

Complementing MRT, the Theory of Planned Behavior (TPB) explains that behavioral readiness and intentions are shaped by attitudes, subjective norms, and perceived behavioral control (Savari et al., 2023; Wang & Xu, 2021). Attitudes reflect internalized value orientation, subjective norms reflect social reinforcement and normative expectations, and perceived behavioral control reflects individuals' competence and perceived capability. These constructs align with MRT's emphasis on competence, psychological preparedness, and social influence as determinants of readiness (Li et al., 2023; White et al., 2023). Integrating MRT and TPB provides a multidimensional theoretical framework in which cognitive competence, dispositional value orientation, and relational reinforcement jointly influence marriage readiness.

Conceptual Positioning of Religiosity and *Fiqh al-Munakahat* Literacy

Within this integrated framework, religiosity and *fiqh al-munakahat* literacy represent conceptually distinct constructs that contribute to marriage readiness through different mechanisms. Religiosity reflects a dispositional value orientation shaped through long-term religious socialization, including family upbringing, cultural environment, and personal spiritual experience (Abdullah et al., 2023; Rydz & Stawarz, 2022). As an internalized belief system, religiosity primarily influences attitudes, moral commitment, and motivational orientation toward marriage.

In contrast, *fiqh al-munakahat* literacy represents an educationally induced cognitive competence acquired through formal academic instruction in Islamic jurisprudence. Among students

enrolled in Islamic Family Law programs, fiqh literacy is developed primarily through structured curriculum exposure, classroom instruction, and formal academic training rather than exclusively through personal religiosity. Educational exposure to Islamic legal principles strengthens students' doctrinal understanding, legal reasoning, and role preparedness for marital responsibilities (Anshor & Muttaqin, 2022; Muhammadin & Azzahra, 2022; Mohamed et al., 2023; Rikza et al., 2022).

Although religiosity and fiqh literacy are both grounded in Islamic teachings, their developmental pathways differ. Religiosity develops gradually through long-term internalization of religious values, whereas fiqh literacy develops through intentional educational intervention and formal instruction. This distinction supports modeling religiosity and fiqh literacy as parallel predictors rather than hierarchical constructs. While religiosity may influence individuals' moral orientation toward religious learning, fiqh literacy in the context of Islamic Family Law education reflects domain-specific competence acquired through structured academic training. Therefore, both constructs contribute independently and complementarily to marriage readiness through distinct value-based and competence-based mechanisms.

Fiqh al-Munakahat Literacy and Religiosity

Fiqh literacy, representing Islamic legal literacy, equips individuals with doctrinal understanding, moral reasoning, and socio-legal awareness essential for marital decisions. Exposure to core concepts such as *'ahd, mīthāq, maqāṣid al-sharī'ah*, and *ijmā'* (Muhammadin & Azzahra, 2022; Rane, 2023) strengthens individuals' understanding of religious principles governing marriage. Formal legal education reinforces individuals' awareness of religious norms and may strengthen their religious commitment and value orientation. Therefore:

➔ **H1: *Fiqh al-Munakahat* literacy positively influences students' religiosity.**

Family Support and Religiosity

Family support, grounded in Social Support Theory, strengthens emotional stability, psychological resilience, and adaptive capacity during major life transitions. Family environments serve as primary agents of religious socialization, shaping individuals' beliefs, moral values, and behavioral orientation. Empirical evidence demonstrates that family support strengthens psychological well-being, improves adaptive functioning, and reinforces individuals' moral and psychological development (Chan et al., 2023; Cobb, 1976; Gibby et al., 2021; Mahanim et al., 2024). Therefore:

➔ **H2: Family support positively influences students' religiosity.**

Religiosity and Marriage Readiness

Religiosity provides internalized moral guidance, emotional regulation, and normative behavioral orientation essential for long-term commitments such as marriage. Religious Commitment Theory suggests that religiosity strengthens individuals' sense of responsibility, commitment, and behavioral discipline. Empirical studies demonstrate that religiosity strengthens emotional maturity, resilience, and commitment to social roles (Abdullah et al., 2023; Darussamin et al., 2023; Jankowski et al., 2016; Rydz & Stawarz, 2022). Therefore:

➔ **H3: Religiosity positively influences students' marriage readiness.**

Fiqh al-Munakahat Literacy and Marriage Readiness

Fiqh al-Munakahat literacy strengthens marriage readiness by providing structured legal knowledge regarding marital obligations, rights, and ethical responsibilities. Legal literacy enhances individuals' competence, decision-making capacity, and role preparedness. Educational exposure to Islamic legal frameworks promotes informed marital expectations and strengthens individuals' readiness for marital roles (Anshor & Muttaqin, 2022; Ichrom et al., 2023; Saharso et al., 2023). Therefore:

➔ **H4: *Fiqh al-Munakahat* literacy positively influences students' marriage readiness.**

Family Support and Marriage Readiness

Family support provides emotional encouragement, normative validation, and psychological reinforcement that strengthen individuals' readiness for marriage. Supportive family environments enhance psychological confidence, reduce uncertainty, and reinforce an individual's perceived readiness to assume marital responsibilities (Cobb, 1976; Rizkillah et al., 2023). Therefore:

➔ **H5: Family support positively influences students' marriage readiness.**

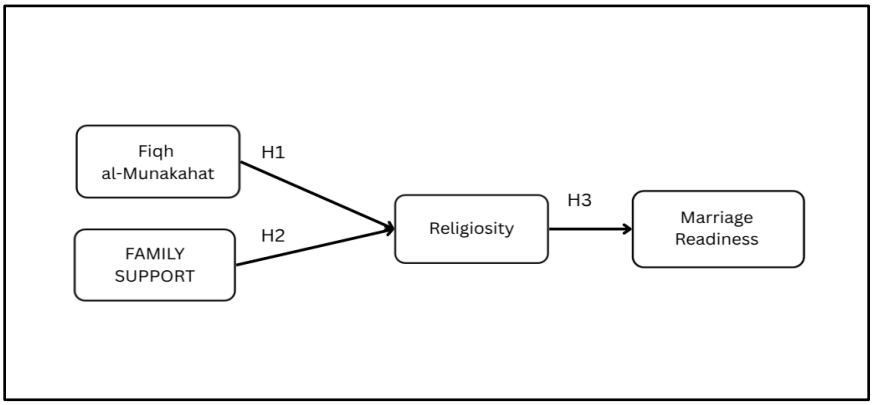
Mediating Role of Family Support

Family support functions as a relational mechanism translating cognitive competence and dispositional value orientation into psychological readiness. Individuals who possess stronger competence and value orientation may receive greater encouragement and validation from family, which reinforces readiness for marriage. Therefore:

➔ **H6: Family support mediates the relationship between *Fiqh al-Munakahat* literacy and marriage readiness.**

➔ **H7: Family support mediates the relationship between Religiosity and marriage readiness.**

Figure 1: Research model.



Source: Authors' visualization using SmartPLS 4, 2025.

METHOD

This study employed a quantitative approach to verify or refute observable phenomena, using a positivist perspective to test hypotheses and generalize the findings (Jain et al., 2017; Karupiah, 2022). Data collection was conducted in 2024 through a structured questionnaire distributed to respondents. A total of 185 participants completed the survey. Sampling was carried out via Google Forms, beginning with an informed consent question to ensure voluntary participation. Additionally, screening questions related to students' learning experience in Islamic Family Law were included to confirm that respondents met the study criteria. This approach ensured that the collected data was relevant and obtained from individuals with direct experience related to the research topic.

The sampling procedure used purposive sampling due to the absence of a complete sampling frame. The target respondents were students who had taken or were currently taking courses related to Islamic Family Law. Selecting respondents with appropriate academic exposure was essential to ensure that the collected data aligned with the research objectives and reflected the characteristics needed to support valid analysis. This approach enabled the study to obtain focused, accurate data suitable for drawing meaningful conclusions and practical recommendations. The demographic profile of respondents including gender, age, study program, and marital status is presented in Table 1.

Table 1: Respondent's Characteristics.

Characteristics	Frequency
Gender	
Male	107
Female	78
Age	
17–25	165
26–35	16
≥ 36	2
Study Program	
Islamic Family Law	185
Marital Status	
Not married	185

Source: Authors' calculation using SmartPLS 4, 2025.

The use of Islamic Family Law students as the target population also provides a theoretically appropriate context for examining the distinct roles of *fiqh al-munakahat* literacy and religiosity. Within this population, fiqh literacy primarily reflects educationally acquired cognitive competence developed through formal academic instruction, curriculum exposure, and structured learning processes, rather than solely personal religious inclination. Educational psychology literature emphasizes that domain-specific competence develops through intentional instructional processes that enhance knowledge structures and applied reasoning (OECD, 2021). In contrast, religiosity represents a relatively stable dispositional value orientation shaped through long-term socialization processes, including family upbringing, cultural norms, and personal spiritual experiences (Litalien et al., 2024; Mahoney, 2021; Saroglou, 2014). Consistent with the Theory of Planned Behavior, cognitive competence contributes to perceived behavioral control, while dispositional value orientation shapes attitudes and normative commitment (Ajzen, 1991). Similarly, Marital Readiness Theory emphasizes that readiness emerges from the integration of cognitive preparedness and value-based motivation as complementary but distinct dimensions (Holman & Linford, 2001). Therefore, examining fiqh literacy and religiosity as parallel antecedents allows this study to capture their theoretically distinct cognitive and motivational contributions to marriage readiness within an educational context where formal instruction and dispositional values coexist but originate from different developmental pathways.

Survey Instrument

The survey instrument in this study was developed by adapting indicators from previous research relevant to the constructs of *Fiqh al-Munakahat* Literacy, Religiosity, and Family Support. Item development referred to literature on religiosity and family dynamics, the role of religiosity in marital satisfaction, and the influence of religious values on family social attitudes (Bukhari et al., 2023; Marek & Walulik, 2022; Meuleman & Billiet, 2018). Principles of validity and reliability in survey design followed standardized instrument development guidelines (Bolarinwa, 2015; Hossan et al., 2025), while the integration of religious values and family psychology drew upon contemporary Islamic psychology frameworks. The role of religious education and religious authority in shaping family behavior and social support also informed the development of measurement indicators (Chalem et al., 2025; Izar-De-La-Fuente et al., 2023; Lanzl, 2023).

The questionnaire consisted of two main sections. The first section gathered demographic information, including gender, age, study program, semester, marital status, and experience taking courses related to Islamic Family Law. The second section contained statements measuring perceptions and readiness across the four constructs: *Fiqh al-Munakahat* Literacy, Religiosity, Family

Support, and Marriage Readiness. All items used a 5-point Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree, to facilitate analysis using Structural Equation Modeling (SEM). The complete instrument is presented in Table 2.

Data Analysis Method

Due to the predictive and theory-development nature of this study, SmartPLS was considered the most appropriate software to test the hypotheses of the research model (Hair et al., 2012; Kura et al., 2015; Li et al., 2022; Min et al., 2020). SmartPLS is a variance-based structural equation modelling (SEM) technique that employs a two-step assessment approach. The first step involves the evaluation of the measurement model, which includes the assessment of convergent validity and discriminant validity. The second step involves the evaluation of the structural model, in which the strength and significance of the relationships among constructs are examined. Although PLS-SEM is a non-parametric method, (Hair et al., 2012) recommend conducting a normality assessment to ensure that the data are not extremely non-normal, as excessive non-normality may influence the accuracy of bootstrap estimates. The normality check performed in this study confirmed that the data exhibited non-normal characteristics, which aligned with the suitability requirements of SmartPLS for handling non-normal data structures. Since the data were collected from a single source, potential common method variance (CMV) was addressed using both procedural and statistical approaches. Procedurally, different scale formats and careful item construction were applied to reduce respondent bias. Statistically, CMV was evaluated using Variance Inflation Factor (VIF) values. As shown in the structural model analysis (Table 4), all VIF values were below the threshold of 3.3, indicating that CMV was not a serious concern in this study (Kock, 2015).

Sample Characteristics

The demographic characteristics of the respondents are presented in Table 1. A total of 185 respondents participated in this study, all of whom were students enrolled in Islamic Family Law study programs. This academic program provides formal instruction in Islamic jurisprudence, including *fiqh al-munakahat*, making this population particularly relevant for examining the relationship between Islamic legal literacy and marriage readiness.

In terms of gender distribution, 107 respondents (57.8%) were male, and 78 respondents (42.2%) were female. Regarding age, the majority of respondents (165 respondents, 89.2%) were between 17 and 25 years old, reflecting the typical age range of undergraduate students. Sixteen respondents (8.6%) were between 26 and 35 years old, while only two respondents (1.1%) were aged 36 years or older. This distribution indicates that most respondents were young adults in the developmental stage associated with identity formation, educational advancement, and preparation for future family roles.

All respondents (100%) were unmarried at the time of data collection. This characteristic is particularly appropriate because marriage readiness is most relevant among unmarried individuals who are in the preparatory stage prior to entering marital life (Holman & Linford, 2001).

The selection of Islamic Family Law students represents a theoretically appropriate population because *fiqh al-munakahat* literacy is developed through formal academic instruction within this field of study. However, because the sample was drawn specifically from students enrolled in Islamic Family Law programs, the findings of this study should be interpreted within this academic context. Accordingly, the results are most appropriately generalized to students receiving formal education in Islamic marital jurisprudence rather than to university students in general.

Measurement Model

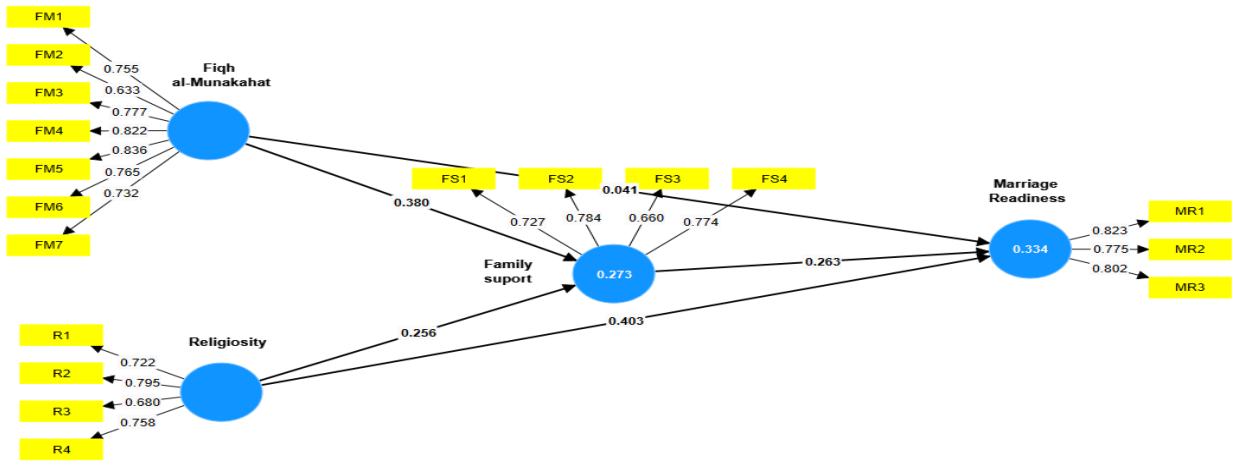
The measurement model was evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) by assessing indicator reliability, internal consistency reliability, convergent validity, and discriminant validity, following established methodological guidelines (Hair et al., 2012; Hair et al., 2021). Indicator reliability was examined based on outer loadings, with all retained

indicators exceeding the recommended threshold of 0.60, indicating adequate indicator–construct association. From the initial pool of measurement items, four indicators were removed due to insufficient loadings, resulting in a final set of valid indicators that met reliability standards. Internal consistency reliability was confirmed using Cronbach's Alpha and Composite Reliability (CR), with all constructs exceeding the recommended threshold of 0.70, indicating satisfactory internal consistency (Hair et al., 2021).

Convergent validity was assessed using Average Variance Extracted (AVE), with all constructs achieving values above the recommended threshold of 0.50, indicating that each construct adequately captured the intended latent concept. Discriminant validity was established using the Fornell–Larcker criterion and inter-construct correlation analysis. The square root of each construct's AVE exceeded its correlations with other constructs, and all inter-construct correlations were below the conservative threshold of 0.85, confirming sufficient conceptual distinction among constructs (Fornell & Larcker, 1981; Hair et al., 2021).

Importantly, the Family Support construct was operationalized to reflect external relational support provided by family members, consistent with Social Support Theory (Cohen & Wills, 1985). Its indicators capture external forms of support such as emotional encouragement, moral guidance, informational support, and perceived family approval regarding marriage-related decisions. This conceptualization ensures clear differentiation between Family Support as external social reinforcement, Marriage Readiness as individual psychological preparedness, and *Fiqh al-Munakahat* literacy as educationally acquired cognitive competence. Collectively, these results confirm that the measurement model satisfies established reliability and validity criteria and is suitable for subsequent structural model analysis.

Figure 2: Measurement model.



Source: Authors' visualization using SmartPLS 4, 2025.

Table 3: Discriminant Validity (Fornell–Larcker Criterion).

	Family support	***Fiqh al-Munakahat***	**Marriage Readiness**	**Religiosity**
Family support	0.738			
Fiqh al-Munakahat	0.463	0.763		
Marriage Readiness	0.435	0.292	0.801	
Religiosity	0.378	0.321	0.516	0.740

Source: Authors' calculation using SmartPLS 4, 2025.

Discriminant validity was assessed using the Fornell–Larcker criterion. As shown in Table 3, the square root of each construct's AVE (diagonal) exceeds its correlations with other constructs. For example, √AVE for *Fiqh al-Munakahat* (0.763) is greater than its correlations with Religiosity (0.321), Family Support (0.463), and Marriage Readiness (0.292). Similarly, the diagonals for Religiosity (0.740), Family Support (0.738), and Marriage Readiness (0.801) are all larger than their respective off-diagonal correlations. These results confirm that the latent constructs are empirically distinct, supporting discriminant validity.

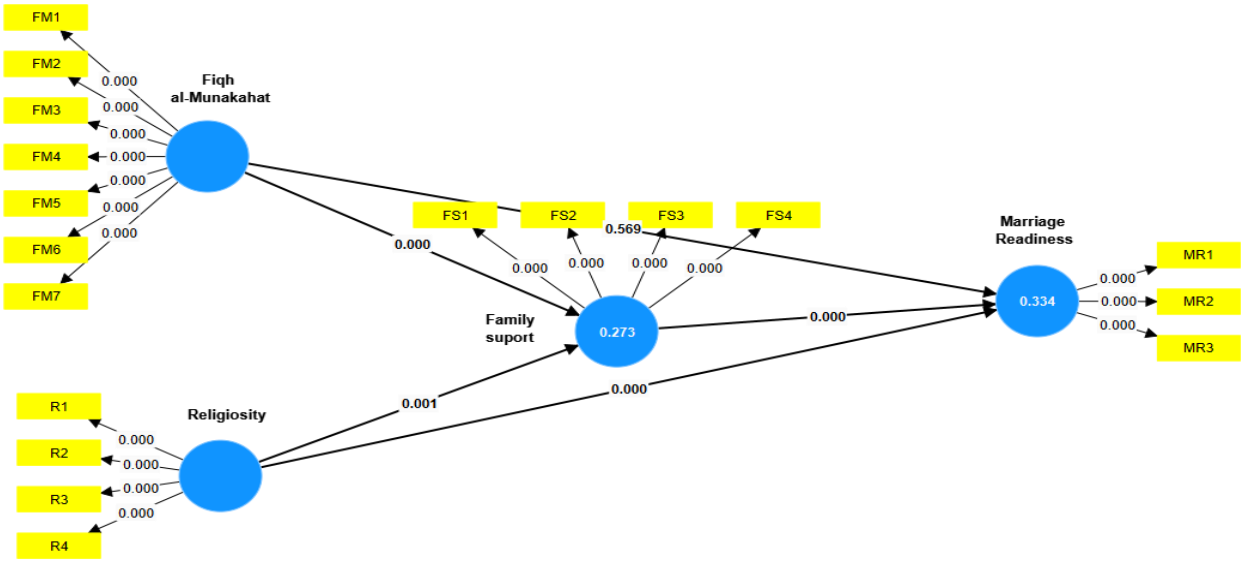
RESULTS AND DISCUSSION

After validating the measurement model, the structural model was assessed to examine the relationships among the study constructs. Collinearity diagnostics showed that all VIF values ranged from 1.183 to 1.997, well below the recommended threshold of 3.3, indicating the absence of multicollinearity and common method bias. The path coefficients were subsequently evaluated using bootstrapping procedures.

The results show that *Fiqh al-Munakahat* significantly predicts Family Support (β = 0.380, t = 4.657, p = 0.000) and Marriage Readiness (β = 0.141, t = 2.008, p = 0.045). Religiosity also demonstrates significant positive effects on Family Support (β = 0.256, t = 3.406, p = 0.001) and Marriage Readiness (β = 0.470, t = 6.784, p = 0.000). In addition, Family Support exerts a meaningful influence on Marriage Readiness (β = 0.263, t = 3.962, p = 0.000). All direct hypotheses (H1–H5) are therefore supported.

These findings indicate that both Islamic legal literacy and religiosity serve as important cognitive–spiritual determinants that enhance perceived family support, which subsequently strengthens students' readiness for marriage. The relatively strong effect of religiosity on marriage readiness suggests that moral commitment and spiritual orientation remain central in shaping students' preparedness. Meanwhile, the effect of *Fiqh al-Munakahat* highlights the role of doctrinal understanding in reinforcing responsible marital decision-making. Collectively, the results affirm that marriage readiness is influenced by a combination of legal knowledge, religious commitment, and family-based reinforcement.

Figure 3: Structural model.



Source: Authors' visualization using SmartPLS 4, 2025.

Table 4: Structural model.

Hypotheses	Original sample (O)	Sample means (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P-values	Supported
H1: Family support → Marriage Readiness	0.263	0.264	0.066	3.962	0.000	Supported
H2: *Fiqh al-Munakahat* → Family support	0.38	0.387	0.082	4.657	0.000	Supported
H3: *Fiqh al-Munakahat* → Marriage Readiness	0.141	0.144	0.07	2.008	0.045	Supported
H4: Religiosity → Family support	0.256	0.258	0.075	3.406	0.001	Supported
H5: Religiosity → Marriage Readiness	0.47	0.475	0.069	6.784	0.000	Supported

Source: Authors' calculation using SmartPLS 4, 2025.

Before testing structural relationships, collinearity diagnostics indicated no multicollinearity concerns (VIFs < 3.3). The structural model results in Table 4 show that both *Fiqh al-Munakahat* and Religiosity positively and significantly predict Family Support ($\beta = 0.380$, $p < 0.001$; $\beta = 0.256$, $p = 0.001$, respectively). Family Support in turn significantly predicts Marriage Readiness ($\beta = 0.263$, $p < 0.001$). In addition, Fiqh literacy and Religiosity exert significant direct effects on Marriage Readiness ($\beta = 0.141$, $p = 0.045$; $\beta = 0.470$, $p < 0.001$, respectively). These results support H1–H5 and indicate both direct and indirect pathways to marriage readiness.

Table 5: Mediation.

Hypothesis	Path			Calculation Results			VAF Conclusion
	A	B	c'	Ab	ab+c	ab/ab+c	
H6: *Fiqh al-Munakahat* → Family Support → Marriage Readiness	0.100	0.101	0.032	0.0101	0.0421	24%	Partial Mediation
H7: Religiosity → Family Support → Marriage Readiness	0.067	0.069	0.028	0.004623	0.032623	14%	Partial Mediation

Source: Authors' calculation using SmartPLS 4, 2025.

Mediation analysis was conducted using the Variance Accounted For (VAF) method. The results are presented in Table 5, Family Support partially mediated the relationship between *Fiqh al-Munakahat* and Marriage Readiness, with a VAF value of 24%. Similarly, Family Support partially mediated the relationship between Religiosity and Marriage Readiness, with a VAF value of 14%. These results indicate that Family Support functions as a partial mediating variable in the relationships between both *Fiqh al-Munakahat* and Religiosity and Marriage Readiness.

DISCUSSION

The findings demonstrate that both *Fiqh al-Munakahat* literacy and religiosity significantly contribute to marriage readiness, both directly and indirectly through family support. These results

provide empirical support for the integrated framework combining Marital Readiness Theory (MRT) in Holman & Linford (2001) and the Theory of Planned Behavior (TPB) in Ajzen (1991), which conceptualize readiness as a multidimensional construct shaped by cognitive competence, value orientation, and social reinforcement. Within this framework, marriage readiness emerges not solely from psychological disposition but from the interaction between knowledge-based competence, internalized values, and external relational support systems.

The significant effect of *Fiqh al-Munakahat* literacy on marriage readiness highlights the role of educationally acquired legal competence in preparing individuals for marital roles. As a domain-specific cognitive construct developed through formal academic instruction, fiqh literacy enhances individuals' understanding of marital rights, obligations, and ethical principles rooted in Islamic jurisprudence. This cognitive competence strengthens evaluative judgment and enhances perceived behavioral control, a key determinant of behavioral preparedness in TPB (Ajzen, 1991). From the perspective of MRT, legal literacy contributes to individual preparedness by equipping individuals with the conceptual and normative framework necessary to anticipate and manage marital responsibilities (Holman & Linford, 2001). These findings advance theoretical understanding by positioning *Fiqh al-Munakahat* literacy not merely as religious knowledge, but as a competence-based predictor that strengthens readiness through structured cognitive preparation.

Religiosity emerged as the strongest predictor of marriage readiness, underscoring the central role of dispositional value orientation in shaping psychological preparedness for long-term commitment. Unlike fiqh literacy, which is primarily developed through formal education, religiosity represents a relatively stable internalized value system shaped through long-term socialization, spiritual experience, and moral development. Religiosity influences behavioral intention by strengthening commitment, emotional regulation, and moral responsibility, which are essential components of readiness for marital life. This finding aligns with TPB's emphasis on the role of beliefs and value systems in shaping behavioral intentions, as well as MRT's focus on psychological and emotional preparedness. Prior research similarly demonstrates that religiosity enhances relational commitment, emotional stability, and responsible decision-making, all of which contribute to long-term relational stability (Qian & Lichter, 2021; Saroglou, 2014). The present study extends these insights by empirically confirming that religiosity functions as a foundational dispositional determinant of marriage readiness within an integrated cognitive-behavioral framework.

Family support also demonstrated a significant positive effect on marriage readiness, confirming the importance of relational reinforcement in facilitating major life transitions. Consistent with Social Support Theory in Cohen & Wills (1985), family support provides emotional encouragement, normative validation, and social approval that strengthen individuals' confidence and adaptive capacity. From a theoretical perspective, family support represents an external relational mechanism that reinforces both cognitive competence and dispositional values, thereby enhancing readiness for marital commitment. This finding reinforces MRT's emphasis on social and interpersonal readiness, highlighting that preparedness for marriage is not solely an individual attribute but is also shaped by relational and social contexts.

Mediation analysis provides important theoretical refinement by demonstrating that family support plays a complementary rather than dominant mediating role. The relatively modest mediation effects indicate that fiqh literacy and religiosity primarily influence marriage readiness through direct pathways, while family support functions as an additional reinforcing mechanism. This finding supports the conceptualization of fiqh literacy, religiosity, and family support as parallel yet complementary determinants rather than sequential or hierarchical predictors. Specifically, fiqh literacy contributes through educationally acquired cognitive competence, religiosity contributes through internalized value orientation, and family support contributes through external relational reinforcement. These mechanisms operate simultaneously within an integrated readiness formation process, consistent with TPB's multidimensional behavioral framework and MRT's holistic conceptualization of marital preparedness.

Collectively, these findings offer important theoretical contributions by integrating competence-based, value-based, and relational determinants within a unified explanatory model of marriage readiness. The study advances MRT by incorporating educationally acquired legal competence as a measurable cognitive dimension of readiness, while extending TPB by demonstrating the role of domain-specific legal literacy in strengthening behavioral preparedness. Furthermore, the findings refine Social Support Theory by positioning family support as a reinforcing mechanism that enhances, but does not replace, individual cognitive and dispositional readiness. This integrated framework provides a more comprehensive theoretical explanation of how educational competence, internalized values, and relational support jointly shape individuals' preparedness for marital commitment.

Relevance to National Family Development Programs (Ministry/ BKKBN)

The findings of this study provide empirically grounded support for national family preparedness initiatives coordinated by Ministry of Population and Family Development/ BKKBN, particularly the Planning Generation (GenRe), Marriage Age Maturation (PUP), and Youth Information and Counseling Center and Youth Information and Counseling Centers (PIK-R) programs (Wahyuningsih & Rustiyah, 2021). These initiatives aim to strengthen youth readiness for marriage through educational, psychological, and social preparation. The present study demonstrates that *Fiqh al-Munakahat* literacy, religiosity, and family support function as complementary determinants of marriage readiness, suggesting that premarital preparation programs should integrate cognitive legal knowledge, spiritual development, and family engagement as interconnected components. This recommendation is consistent with premarital education literature showing that structured educational interventions improve relational readiness, decision-making competence, and long-term marital stability (Stanley et al., 2006; Carroll et al., 2009).

Implementation pathways, however, should be adapted to institutional context. In Islamic higher education institutions, *Fiqh al-Munakahat* literacy can be systematically strengthened through specialized coursework, curriculum integration within Islamic Family Law programs, and institutional collaboration with the Kementerian Agama Republik Indonesia and local Offices of Religious Affairs (KUA) to deliver structured premarital education modules. These approaches enable formal development of students' legal competence regarding marital rights, obligations, and ethical responsibilities. In contrast, in public and non-Islamic universities, where specialized fiqh coursework may not be available, integration can be operationalized through supplementary modules within Islamic Religious Education courses, university-based premarital counseling services, or partnerships with external religious and family development institutions (Aulia & Hasneli, 2022; Yusuf et al., 2022). Such adaptive strategies ensure that marriage preparedness education remains accessible while respecting institutional diversity and curricular constraints.

At the family and community level, the findings reinforce the importance of strengthening parental involvement through programs such as Youth Family Development (BKR) and community-based premarital education. Family support functions as a relational mechanism that translates individual knowledge and religiosity into psychological readiness and responsible marital decision-making. Therefore, national, and institutional programs should incorporate family-inclusive educational models that promote communication, moral guidance, and emotional support. By aligning educational institutions, family systems, and national family development programs, policymakers can establish a comprehensive and context-sensitive framework for strengthening marriage readiness among young adults across diverse higher education environments.

Despite offering valuable insights, this study is subject to certain limitations. The use of purposive sampling may limit the generalizability of the findings, even though efforts were made to minimize potential biases through model refinement and data validation. Additionally, the study relied on self-reported measures, which may be affected by social desirability bias, particularly in topics related to religion and family.

CONCLUSION

This study examined marriage readiness among university students by integrating *Fiqh al-Munakahat* literacy, religiosity, and family support within a structural model using PLS-SEM. The findings confirm that marriage readiness is shaped by a multidimensional interaction between cognitive competence, spiritual commitment, and relational reinforcement. *Fiqh al-Munakahat* literacy and religiosity significantly enhance marriage readiness both directly and indirectly through family support, while family support itself functions as a critical relational mechanism that strengthens psychological preparedness for marital life. These results demonstrate that marriage readiness cannot be understood solely as an individual psychological condition, but rather as a socially embedded process influenced by knowledge, values, and family dynamics.

This study also provides important implications for the operational development of premarital education policies within higher education systems. In Islamic higher education institutions, *Fiqh al-Munakahat* literacy can be systematically integrated through formal coursework, structured premarital education programs, and institutional collaboration with religious authorities to strengthen students' legal and ethical preparedness for marriage. In contrast, in public and non-religious universities, integration may be implemented through complementary mechanisms such as thematic modules within Islamic Religious Education courses, voluntary premarital education programs delivered through student counseling services, and partnerships with external premarital education providers. These differentiated pathways ensure that premarital literacy development remains institutionally feasible while maintaining academic and structural compatibility across diverse university contexts.

At the national level, the findings highlight the importance of strengthening premarital education frameworks by incorporating cognitive, spiritual, and relational preparation components. Educational institutions represent a strategic entry point for early marriage preparation, allowing readiness to develop progressively before formal marital commitment. Strengthening collaboration between universities, premarital education providers, and family development institutions can enhance the effectiveness of national family resilience programs. Overall, this study advances an integrated framework demonstrating that marriage readiness emerges from the interaction between legal literacy, religiosity, and family support, and that effective policy interventions must address these dimensions simultaneously to promote more stable and sustainable marital outcomes.

Future research may expand the model by incorporating additional psychological variables such as perceived readiness self-efficacy, emotional maturity, or trust in marital commitment. It may also integrate external factors such as peer influence, socio-economic background, or exposure to premarital education programs. Longitudinal studies could further provide deeper insights into how fiqh literacy, religiosity, and family support evolve over time and influence real-life marital outcomes.

Artificial Intelligence (AI) Use Disclosure

This manuscript was developed with the assistance of artificial intelligence tools to support language editing, clarity improvement, and conceptual structuring. AI tools were used for approximately 60% of language refinement and organizational support. However, all AI-generated content was critically reviewed, revised, and validated by the authors to ensure accuracy, originality, and compliance with academic standards. The authors take full responsibility for the content and interpretation presented in this manuscript.

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