Interdisciplinary Social Studies
P-ISSN: 2808-0467
E-ISSN: 2808-5051

Finding reward in cost: A study of marriage satisfaction in Ta'aruf from the perspective of social exchange theory

Ratriastu Ruciswandaru[*], Universitas Indonesia, Indonesia
Evelyn, Universitas Indonesia, Indonesia
Muhammad Ahyar Hamka, Universitas Indonesia, Indonesia
Yudiana Ratnasari, Universitas Indonesia, Indonesia

[*]Email for Correspondence: ratriastu.ruciswandaru@ui.ac.id evelyn31@ui.ac.id muh.ahyar21@ui.ac.id judiana.ratna@ui.ac.id

Keywords:

marital satisfaction

social exchange

social exchange theory

Ta'aruf

ABSTRACT

This study focuses on the experiences of married women through the *ta'aruf* process to understand how they interpret religious, social, and emotional roles in building marital satisfaction and how they manage the challenges that arise in domestic life. The data were collected through semi-structured interviews through Zoom Meeting. Data were analyzed thematically through transcription, grouping based on reward and cost dimensions, and interpretation of the meaning of respondents' experiences to identify general patterns in the dynamics of social exchange during marriage. The findings show that religion plays a key role in marriage-related decision-making among respondents, namely internal factors (attraction and relationship with the partner), external factors (family, socio-economic, or cultural), and belief factors (religious values). This study also emphasizes the concept that conflict can be perceived simultaneously as an interpersonal cost to the partner, as well as a reward in the spiritual dimension. These findings provide new insights into how couples manage marital challenges in a religious context.

This is an open access article under the CC BY-SA license.

INTRODUCTION

Some studies show that couples who marry through arranged marriage often experience different dynamics compared to those who marry through love-based marriage. A study by Myers et al. (2005) found that marriages in arranged couples, especially in India, tend to have high levels of marital satisfaction in couples, arguing that family and community roles provide strong support for maintaining marital relationships. However, the study also notes that social pressures and family expectations can suppress personal preferences, especially for women, which can result in long-term dissatisfaction (Myers et al., 2005). Another study by Çetinkaya & Gençdoğan (2017) shows that in the context of arranged marriage in Turkey, traditional gender roles often reinforce male power, making women more vulnerable to dissatisfaction when their expectations are not met. Marriage through arranged marriage is a long-standing practice in various cultures, including in Indonesia, which is motivated by traditional and socio-religious values (Rosita & Indriana, 2014). In conventional matchmaking, the family often has a big role in deciding on a partner based on social factors such as economic status or family background (Ghimire et al., 2006).

In contrast to conventional matchmaking, the *ta'aruf method*, although it also involves the family, is more focused on religious values and openness from the beginning. *Ta'aruf* has a different aspect from conventional matchmaking because the main focus is on the conformity of religious values, not solely family decisions (Asyari & Abid, 2016; Fathoni & Hidayah, 2023; Safei et al., 2020). In the context of Islam, the *ta'aruf* method is an alternative developed to bring prospective partners closer in sharia without dating, with the aim of maintaining the sanctity of the relationship until marriage. In this process, prospective couples are given the opportunity to get to know each other, but within strict limits according to religious teachings, such as the absence of intense physical interaction before marriage. However, although *ta'aruf* has a strong basis of religious values, a marriage that begins in this way does not always guarantee a harmonious and stable relationship. In some cases, couples who marry through *ta'aruf* still face challenges in terms of marital satisfaction, especially in the early days of marriage when they are trying to adjust (Sakinah & Kinanth, 2018).

Social Exchange Theory (SET) is a theoretical approach used to understand the dynamics of marriage by focusing on the balance between reward and cost in interpersonal interactions. Individuals in a marriage will evaluate the rewards obtained compared to the costs incurred (Nakonezny & Denton, 2008), where rewards include emotional support and happiness, while costs include conflicts and unwanted obligations (Thibaut & Kelley, 2017). This evaluation includes the past and future prospects of the relationship, so a satisfying relationship should ideally have a balance or surplus between reward and cost, which will increase the likelihood of the relationship continuity.

Marital satisfaction is defined as a positive evaluation of a relationship, encompassing the emotional experience and overall interaction between couples (Safitri & Ratnasari, 2019). Various aspects such as communication, intimacy, and the sharing of domestic responsibilities have a significant effect on this satisfaction (Bradbury et al., 2000; Spanier & Lewis, 1980). Rahmananda et al. (2022) emphasized that a fair domestic division of labor can increase a sense of justice and mutual support in relationships, which is the core of a successful long-term marriage.

In the context of *ta'aruf*, women face additional challenges to achieving marital satisfaction due to a lack of time to build emotional connections before marriage (Solihah & Maulina, 2023). Research shows that women who follow traditional gender norms often experience dissatisfaction due to social pressure and lack of autonomy (Ghimire et al., 2006; Harita & Suryanto, 2020). However, the conformity of religious values and commitment to a harmonious vision can increase rewards in ta'aruf marriages, where the relationship with God is considered part of the reward that brings couples closer to God (Ratnasari, 2018).

This study proposes the assumption that women in *ta'aruf* marriages have their own perspective in facing emotional and social challenges, using religious values as a source of strength. In addition, women who get married through the *ta'aruf* process show a high level of marital satisfaction when the rewards received, such as emotional support and the suitability of religious values, are greater or balanced with the costs faced. This research focuses on the experiences of married women through the *ta'aruf* process to understand how they interpret religious, social, and emotional roles in building marital satisfaction and how they manage the challenges that arise in domestic life.

Research by Galuh & Zarkasi (2017) focuses on communication dynamics and the application of social penetration theory in intercultural marriages initiated through *ta'aruf*. This study investigates how couples develop intimacy and navigate cultural differences. However, it does not deeply address how religious values specifically influence marital satisfaction or the unique cost-reward perceptions in ta'aruf marriages.

The second research by Asyari & Abid (2016) discusses the broader socio-cultural implications of ta'aruf within the Indonesian tarbiyah movement, examining its role in shaping social norms and values around marriage. Although this research provides valuable insights, it does not focus on individual experiences of marital satisfaction or the psychological dimensions involved in *ta'aruf* marriages, particularly from the perspective of women. Thus, the existing literature primarily addresses communication dynamics and socio-cultural aspects but lacks a comprehensive exploration of religious values and their impact on marital satisfaction.

The current study offers a novel perspective by integrating social exchange theory with a focus on the unique dynamics of ta'aruf marriages, particularly emphasizing the role of religious beliefs in shaping women's experiences of marital satisfaction. It highlights how conflicts can simultaneously be perceived as costs in interpersonal relationships and as spiritual rewards, creating a dual framework that distinguishes it from previous research. This approach contributes to a more nuanced understanding of the complexities involved in ta'aruf marriages within a religious context, filling a significant gap in the existing literature.

This study offers a new perspective in understanding the dynamics of marital satisfaction in married women through *ta'aruf*, using an in-depth qualitative approach through direct interviews and specifically using the perspective of social exchange theory, where the concept is the basis of interpersonal relationships. In addition, unlike previous quantitative studies that used a lot of numerical measures of marital satisfaction, the qualitative approach in this study allows for a richer exploration of the experiences and relational dynamics that women face. A qualitative approach can provide a deeper understanding of how women in *ta'aruf* marriage interpret the role of religion, emotions, and interpersonal relationships in building their marital satisfaction, especially in women from modern Muslims who are married through *ta'aruf* who may have more realistic marriage expectations.

METHOD

The sample consisted of 3 women aged 23-29 years. The purposive sampling technique was used to select a sample with the criteria of women who were married through ta'aruf, had the status of their first marriage, and had a marriage age of 3 months to 5 years. This time frame was chosen based on the "honeymoon phase" theory where early marriage (0–5 years) is considered crucial, because couples are still in the process of adjusting and often face conflicts and dissatisfaction (Dewi & Sudhana, 2013; Jackson-Dwyer, 2014). To

get respondents, announcements through posters and e-flyers are published through social media such as WhatsApp, Facebook and Instagram. Respondents who register and take part in the interview are sure to have met the specified criteria. Respondents received compensation in the form of Rp. 100,000 for their participation.

The data were collected through semi-structured interviews through Zoom Meeting. Answers from respondents are recorded and then transcribed. The interview questions were structured based on dimensions in Social Exchange Theory (SET) and marriage satisfaction theory, with a focus on reward (emotional, social, material gain) and cost (psychological burden, time, energy). The data were analyzed thematically through transcription, grouping based on reward and cost dimensions, and interpretation of the meaning of respondents' experiences to identify general patterns in the dynamics of social exchange during marriage.

RESULTS AND DISCUSSION

The interviewees were NF (29 years old), AZ (23 years old), and AS (23 years old). The age of marriage of each respondent varied, namely 8 months, 11 months, and 2.5 years. The following are the results of the interview based on the topic of discussion.

Reasons for Choosing to Get Married Through the Ta'aruf Process

Based on the results of the interviews, the reasons for the respondents to choose *ta'aruf* as a marriage mechanism reflect the diversity of values adhered to. U.S. respondents, for example, emphasized that *ta'aruf* is the path recommended in Islamic religious teachings, and that the choice is a manifestation of their religious beliefs. The US said: "*Okay, first, because of religion yes. It's true that I am basically from a Muslim family, and my brother when he got married also followed the same process, and there are no problems until now." (AS2).*

Meanwhile, AZ respondents attributed their choice to the family tradition of having been married through the *ta'aruf* process by saying that: *"Why did I choose ta'aruf as a path, because it has been passed down from generation to generation from my parents. Both of my parents got married also through the ta'aruf process, then I was also in the pesantren for six years" (AZ1).*

NF, on the other hand, rejects dating relationships because they want more certainty and clarity in marriage: *"I don't want to date, I want to meet the right person" (NF1).*

The findings show that religion plays a key role in marriage-related decision-making among respondents. Religious values are not only a factor in partner selection, but also influence how respondents interpret marriage and their overall relational goals. Consistently, the three respondents agreed that religion plays a central role in their marriage journey, which strengthens the hypothesis that religious values underlie the relationship and dynamics of couples in the context of *ta'aruf-based* marriage (Ratnasari, 2018).

Ta'aruf Process

The *ta'aruf* process generally begins with the exchange of information in the form of CV or biodata between prospective partners, which is facilitated by a mediator or intermediary (NF1, AS5). The mediator is responsible for maintaining the integrity of the introduction process and is usually an individual who is trusted by both parties, such as parents, siblings, friends, or religious leaders such as *murrobi* or *ustadz. "So, in the ta'aruf process with the husband in March, all the processes are through the intermediary of biological parents, biological parents and biological mothers,"* said NF (NF4).

Like NF, AZ also admitted to being mediated by his parents (AZ5). Meanwhile, the US was assisted by murobbi or ustadz, as he stated: "*If I happen to be a murobbi, or through one of the ustadz's helps."* (AS5).

The role of mediators is very important in maintaining order and accuracy in decision-making, as well as minimizing interactions that are not in accordance with religious norms. The duration of *the ta'aruf* process varies between 3 to 4 months, depending on the conditions and needs of both parties. This flexibility of duration suggests that although *ta'aruf* has a strict normative framework, there is room for adjustment based on individual preferences, which is in line with the negotiating principles in the SET (Thibaut & Kelley, 1959). Thus, the *ta'aruf* process is not only governed by religious norms, but also by the negotiations that take place between the couple and the mediator to ensure conformity and agreement.

Criteria for Choosing Ta'aruf Pairs

Based on the results of the interview, the main criteria in choosing a partner include religiosity, compatibility of vision and mission, family background, and equality in various aspects, such as personal and social characteristics. Among these criteria, religious appreciation and the conformity of the vision-mission occupy the most important positions. U.S. respondents specifically emphasized that religion is a key factor in building a harmonious and lasting marriage relationship (AS28). This finding is in line with Ratnasari's (2018)

research, which states that religion is often an absolute requirement in choosing a partner, transcending other factors such as physical condition, socioeconomic status, or education.

The concept of *sekufu* or equivalence is also a highlight in choosing a partner. This equivalence refers to similarities in aspects of religion, social standing, education, and economic status, which play a role in shaping the attractiveness of relationships, according to the SET model. As stated by AS in an interview: "*There is a name, in the family, it is sekufu or equivalent. It can be from several things, from one to four that I have conveyed at the beginning"* (AS9).

Relationship attraction is influenced by similarity in social status, which indirectly increases the likelihood of success in a marriage relationship (Karney & Bradbury, 1995; Levinger, 1965). Thus, the equivalence criterion not only reflects personal compatibility but also includes aspects that are considered advantageous in the perspective of social exchange.

The same vision and mission, especially in living married life, is also a consideration for respondents in choosing a partner. The perspective and vision and mission of marriage will determine the expectations and how the married couple lives their marriage, such as how there is a division of roles in taking care of the household or how each other's hopes or desires are supported. The manifestation of support for the wife's desire to go to college and work, for example, is said by NF and AS: *"One example is for example, it is not permissible for women to work after marriage, and the husband allows it. I also said, I can't continue college after marriage, and my husband also allows it."* (NF3)

"... From the beginning, I have stated that I can't sit quietly at home as a wife, but I want to go out to study." **(**AS17)

This similarity of principles is one of the factors that affects respondents' positive assessment of husbands and marital satisfaction. Meanwhile, in AZ's case, she felt grateful because she had a husband who understood and was willing to share her role in doing household chores. More specifically, AZ feels satisfied because her husband does not hesitate to help her with laundry, sweeping, and other household chores (AZ17). Both aspects can be associated with rewards or benefits in marriage that are perceived from the perspective of SET, especially for women because of the equality of roles between wives and husbands. Traditionally, wives are required to focus on household affairs so that this condition usually inhibits or limits the personal needs of the wife to develop herself, both in terms of career and education (Ratnasari, 2018). Therefore, the existence of understanding and equality in the household may be correlated with increased marital satisfaction.

Challenges and Adjustment Period in Marriage Through Ta'aruf

Couples who marry in the ta*'aruf* method also face a typical challenge, namely having to go through an adjustment period, especially with a partner they have just met in a relatively short *ta'aruf* period. This condition makes them need more time and effort to build a more intimate relationship. AS revealed that there was awkwardness and confusion that was still carried over in her relationship with her husband because she was not used to interacting intensely with the opposite sex, but over time she revealed that there was an attempt to adjust, as she expressed: *"The awkwardness is yes, it may be more in the first two weeks, because as I said earlier, I still don't know how to communicate other than the initial communication with the opposite sex"* (AS13)

"So I try to adjust, because in marriage, the names fill in each other, adjust each other." (A12).

Meanwhile, AZ also assessed that sometimes her husband himself is still insensitive in responding to his conditions and needs, but AZ also seeks adjustments through communication.*"Because he is still new to women, so he may still need instructions or directions to understand how women feel, how to ask women. However, if I wait for him to be sensitive, never, until the apocalypse is possible*."

"So, I immediately told him I wanted this so that he immediately understood what I wanted." (AZ11).

According to SET's perspective, the adjustment period in the form of time and effort can be classified as a cost or expense that must be incurred to achieve the goal. In facing these challenges, the three respondents felt that openness and good communication were important efforts and keys to adapt and understand each other.

In a marriage relationship, the establishment of good communication can also increase intimacy with the partner, which also affects marital satisfaction. Although at the beginning of the relationship, couples who marry *ta 'aruf* have not developed a sense of love for each other, but they believe that love can be grown during the relationship. AZ revealed that her love only begins to grow after 2-3 months of marriage and is driven by her husband's understanding attitude and treatment, in accordance with her expectations (AZ18). On the other hand, in their efforts to cultivate a sense of love, the NF respondent felt happy because in turn he succeeded in loving his partner as he believed that the feeling could grow because of the initial intention and commitment to become a wife. And vice versa, NF is satisfied that her husband can also love and take care of her (NF17).

Satisfaction Seen From Social Exchange In Marriage Through Ta'aruf

In general, NF, AZ, and AS respondents feel very satisfied with the marriage they are living through ta'aruf. This satisfaction can be understood through the concept of reward and cost within the framework of Social Exchange Theory (SET). Marital satisfaction is achieved when the rewards obtained by individuals are greater or equal to the costs they incur in the relationship (Thibaut & Kelley, 2017). NF respondents, for example, are satisfied because they find many positive surprises from their partners after marriage. In addition, she feels grateful that her partner shows consistent commitment according to the criteria she wrote in her CV during the introduction process, which she considers a valuable reward. NF also feels very grateful for the surprises she got after getting married, where these surprises are perceived as positive and pleasant, expressed by NF: *"Alhamdulillah, yes, this is also what it is... I didn't expect it, huh... Alhamdulillah, it's really like there are many surprises, many surprises. And what is it really like... I'm really happy with the point"* (NF3).

Similarly, AZ expressed great satisfaction in her marriage, especially since her husband's behavior exceeded her expectations. When asked if he had the criteria he expected after getting married AZ replied: *"Very possible, even more than I think"* (AZ10)

"I'm grateful for having an understanding husband, because I want to share household duties together."(AZ17).

AS also expressed similar satisfaction, supported by religious beliefs and the conformity of the vision and mission that he felt was fulfilled during the marriage. When asked about the most influential factor that made him feel satisfied with his marriage, AS replied: *"Certainty. From the ranking, the belief is first, internal, and external"* (AS12).

For the US, the main reward in marriage is the same spiritual vision, which is the religious values that guide living together. She feels free to pursue her studies and get support to balance work and family time, all of which she considers to be *rewards* that reinforce her marital happiness and satisfaction (AS17).

Factors such as a partner's support in achieving life balance and similarity in hobbies, such as nature activities, also add to U.S. satisfaction (AS17). In the context of SET, the cost in *ta'aruf* marriage for respondents tends to be felt as an adjustment process for newly known couples. However, the rewards they earn, such as emotional comfort, spiritual support, and alignment of values, play a significant role in increasing their marital satisfaction and reducing the *cost* burden they feel.

The Peculiarities of Marriage Marriage Through Ta'aruf: God's Involvement

The most prominent peculiarity that can be seen from the three respondents who got married in *ta'aruf* is the involvement of God in the journey of their relationship. The mention of terms that mean creator such as "God", "Allah", or "The One Above" accompanies the answer or statement given, especially when talking about domestic conflict resolution. Specifically, AS revealed: *"So, for example, if my husband is upset with me, he will pray more, and I will also go to prayer. So, the factor of confidence that God gives us a test to see how close His servant is to God, and perhaps with the tests that are in the family, it can raise us as servants of God."* (AS25).

In this case, the US interpreted the conflict with her husband as an opportunity to draw closer to God, so that she felt the spiritual reward of trying to strengthen her relationship with God. For the US, the process of praying and surrendering in the face of problems is considered a form of reward that strengthens one's closeness to God, which ultimately contributes to inner peace and satisfaction in marriage. The uniqueness of the way the U.S. views this situation shows a different perspective than the traditional SET, where rewards come not only from the couple but also from the spiritual dimension. By associating the reward of marriage with closeness to God, the US considers that every problem is part of the learning and worship process, which indirectly strengthens its resilience in the relationship. This meaning shows how religious values can be a reward in itself, which not only helps the U.S. face conflict, but also adds to the quality of the marriage relationship through satisfaction that comes from spirituality.

NF described that in his marriage, religion is the main foundation in solving problems. *"Usually because we have the most important criterion is religion, so let's pray together, let's pray together, because maybe we are like this (experiencing problems) because we are far from God, or yesterday we had a sin,"* said NF (NF14).

Every time they face a conflict, NF and his partner will recall their beliefs by praying and surrendering to God. For him, bringing the problem back to God creates a calmer and quicker resolution space, as if God is also a mediator in their relationship. In the context of Social Exchange Theory (SET), NF interprets closeness to God as a reward of high value in marriage. Even when the conflict or problem is perceived as a sacrifice, by surrendering to God, he actually gets a reward, namely closeness to God Himself. In that way, NF feels that he is not only resolving the conflict emotionally with his partner, but also feels a spiritual reward in the form of inner peace and blessings in their relationship. This perspective shows that the reward in *ta'aruf* marriage for NF is not only in the form of support from the spouse, but also involves a vertical relationship with God, which is considered to strengthen emotional and spiritual stability in the household.

The relatively same perception is shown by AZ, where he views that the marriage he is living is a reward in the form of blessings or sustenance from God (AS21). In terms of cost, the US believes that marriage is something outlined by Allah and humans as His servants are obliged to strive according to His way until in time humans will get good results from the process. AS also believes that the trials obtained are God's way of testing how close His servants are to Him (AS25). Therefore, in facing the challenges of marriage, the US has always adhered to the belief that religion is the main foundation in marriage and that the journey is a process that must be taken to raise its status in the eyes of God and obtain a great reward in heaven.

An overview of satisfaction and social exchange in the context of *ta'aruf* marriage, as well as God's involvement as reported by respondents can be seen in the following Table 1.

Table 1. Triangulation of Interviews Based on Social Satisfaction and Exchange and Parties Involved

	Satisfaction	**Social Exchange**	**Perception Reward/Cost**
NF	*"There are many surprises and it's really like... I'm very happy in the bottom line, **thank God... very satisfying"** (NF3)*	*" What **kind of expected husband** is and it turns out that thank God it is all in the husband" (NF3)*	Reward from husband
		*"The agreement is after there is a problem, if we have a problem**, no one should come out, just** leave the stall, the main thing is that it must be finished first before we can get out" (NF12)*	Cost for husband
		*"There are **financial problems**, together we solve them together... So, when we have a problem, go back to the first consideration, we return to God. If we return to God, thank **God it can be solved** quickly." (NF14)*	**Cost for husband and God's reward**
AZ	*"**I'm grateful** to be able to get an understanding husband" (AZ17)*	*"It is very possible (**to meet expectations**), and even exceeds in my opinion." (AZ10)*	Reward from husband
		*"Domestic problems are like sweeping away, purifying **him who intervenes** directly." (AZ13)*	Reward from husband
		*"Maybe the difficulty is there. Since he was still new to dealing with women, so he might still need clues or directions... **So I immediately said** I wanted this."* (*AZ11)*	Cost for husband
		*"If the **problem** is small, there is no need to raise it. If the **problem** is big, maybe find a solution... Because marriage is a **blessing, sustenance** (from God)" (AZ21)*	**Cost for husband and God's reward**
AXLE	*"**Very satisfied**, yes, because ta'aruf has had the points that I have asked since the beginning... we have the*	*"We have expectations, but if the reality is not appropriate, we will see if **the inappropriate reality is still tolerated**... If for example you can still do it, okay, if you can't do it, it's already open" (AS15)*	Cost for husband

	same visions and missions" (AS18)	*"My husband is more legowo... more **husbands give in** to my shortcomings that are too detailed (in planning)" (AS21)*	Reward from husband
		*"My husband likes the outdoors, I'm a friend... how to **overcome** it, yes, the hobbies are alternated (alternate)" (AS22)*	Cost for husband
		*"We as humans **are obliged to make efforts.** If we have tried, **the result from Allah** is the best for us"*	Cost to God God's reward
		*"How to respond to that **problem**. Again, God gives you a test or trial to see how sure you are, or how **close** you will be to Me.... So, for example, if **my husband is upset** with me, he will pray more, and I will also go to prayer. So, the factor of confidence that God gives us a test to see how close His servant is to God, and perhaps with the tests that are in the family, it can **raise us as God's servants.**(AS25)*	**Cost for husband and God's reward**

In general, the dynamics in the marriage of couples who get married through *ta'aruf* are seen from the process of relationships, rewards and costs are described as follows:

Table 2. Analysis of Interview Results Based on Relationship Process, Social Exchange, and Transaction Target

Process	Reward	Cost	Transaction Target
Relationship formation	Criteria for an ideal partner met (religion, vision-mission, background)	Providing information on advantages/disadvantages. Meet the criteria expected by the couple.	Husband
	The belief that *ta'aruf* will provide happiness according to Islamic sharia.	Self-control does not meet alone because of the provisions in *ta'aruf.*	God
Relationship journey	It is helped because there is a division of the husband's role in the household. Feeling loved, understood and appreciated. Marriage is worship and sustenance from Allah SWT.	Serving, fulfilling obligations as a wife. Adjusting to the differences in character. You have to love your husband because of religion.	Husband
	When there is a **conflict**/**problem**, it becomes closer to God.	When conflicts/**problems arise**, try to negotiate in differences of opinion and disputes.	**God and Husband**

Looking ahead	The relationship of *sakinah, mawadah, warohmah.*	Keep trying to facing challenges together.	Husband
	Great charity, raising the degree to heaven.	Strive because of human obligations as servants of Allah.	God

Based on the results of the analysis, the three respondents reported the level of satisfaction and happiness in their marriage. In looking at the marriage relationship, respondents are aware of the benefits (*rewards*) they get, but also the challenges (costs) that require them to make adjustments. One form of adjustment is to hold back personal desires for the sake of the continuity of the relationship. Respondents not only interpreted *reward* and *cost* in the context of interaction with their husbands, but also related them to spiritual relationships. They believe that God's involvement plays an important role in their marriage. Efforts such as praying and striving to God are seen as part of the process of obtaining blessings, sustenance, and opportunities to reach heaven which are spiritual rewards that are expected in the long run.

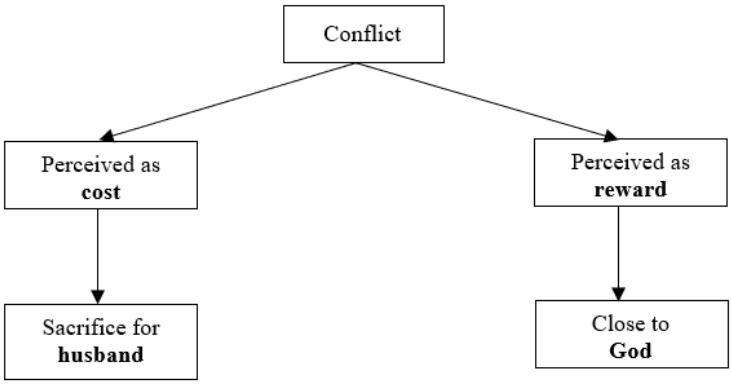

Figure 1. Marriage Conflict Perception Scheme as Cost and Reward

The typical findings revealed from this study as shown in Figure 1 above, are related to the dynamics of marital satisfaction in couples who go through the *ta'aruf* process. When a conflict or problem in marriage occurs, it is seen by a wife as a form of sacrifice (cost) to her husband, who then faces this situation with an attitude of surrender to God. Interestingly, in this process of surrender, it actually provides rewards that are not only in the form of the hope of solving problems, but also in the form of increasing spiritual closeness to God. In other words, conflicts that on the one hand are considered as sacrifices (costs) can also be interpreted as rewards. This concept is a unique and distinctive finding in the dynamics of *ta'aruf* couples.

Discussion

This study identifies three main factors that affect marriage satisfaction in married women through the *ta'aruf* process, namely internal factors (attraction and relationship with the partner), external factors (family, socio-economic, or cultural), and belief factors (religious values). Among the three, the belief factor has a dominant role because religion is the main foundation in *ta'aruf* marriage. This finding is consistent with Ratnasari's (2018) research, which shows that religious and spiritual values are important aspects of the relationship. Based on the SET approach, dyadic interactions between wives and husbands involve costs, such as adjusting and negotiating, as well as rewards, such as support, love, and ideal role sharing, which together form marital satisfaction. From SET's point of view, in order for a relationship to be considered satisfactory, the transaction model must be profitable or at least equivalent. The dynamics of SET's social exchange with small costs and large rewards will increase marital satisfaction, resulting in a commitment to maintain the relationship.

The results of this study show that in addition to the lateral transaction model that occurs between the self and the husband, there is also a perceived vertical transaction model that takes place between the self and Allah (God). This finding explains that the marital satisfaction perceived by married women through the *ta'aruf* process is also influenced by the belief factor. The integration between lateral rewards, obtained from couples in the form of emotional support, role sharing, and love, and vertical rewards, in the form of spiritual closeness to God, creates a unique dynamic in *ta'aruf* marriages. These vertical rewards provide additional value that not only strengthens interpersonal bonds but also strengthens the spiritual dimension of the individual. Thus,

women in *ta'aruf* marriages are able to interpret conflicts or challenges as a form of worship, where the costs they experience in the relationship can be converted into rewards through a religious approach.

The advantage of this study is the discovery of the concept that conflict in *ta'aruf* marriage can be perceived simultaneously as a cost to the husband (horizontal) as well as a reward from God (vertical). The results of the interviews showed that when women faced challenges such as a lack of effective communication or differences of opinion with their partners, they not only saw this as an emotional burden (cost) in interpersonal relationships, but also as an opportunity to draw closer to God through prayer and spiritual reflection. This perspective shows the existence of a transcendental dimension in *ta'aruf* marriage, where conflict becomes a means to strengthen spiritual relationships with God while overcoming obstacles in lateral relationships with partners. This dual meaning emphasizes the uniqueness of *ta'aruf* marriage in integrating horizontal and vertical aspects in the dynamics of marital satisfaction. In addition, when there is a dispute and the individual feels disappointed with the partner, they make an effort and surrender themselves to God in the hope of getting more positive feelings and a good solution after praying. This perspective shows that interaction with God (vertical) plays a very important role in maintaining marital satisfaction. The belief that marriage is a long-term worship that leads to rewards in the hereafter provides a strong motivation for women to continue fighting for their relationship. Therefore, this model of integration of cost and reward laterally and vertically is a distinctive characteristic of *ta'aruf*-based marriage that distinguishes it from other marriage models.

This study has limitations on the homogeneity of the subject, which only involves women who get married through the *ta'aruf* process, so it may not be enough to capture the male perspective or the views of both parties in the marriage relationship as a whole. In addition, the study is cross-sectional and does not include longitudinal analysis, so it has not been able to describe how marital satisfaction develops or changes over time, especially in the face of long-term challenges in relationships. For future studies, it is recommended to involve couples as a whole, both men and women, to provide a more comprehensive insight. Longitudinal research is also needed to explore the dynamics of marital satisfaction in different phases of life and look at the factors that influence these changes over time.

CONCLUSION

This study demonstrates that marriage satisfaction among women who marry through the *ta'aruf* process is significantly influenced by the religious values underpinning their relationships, with belief being a dominant factor that highlights religion as the foundation for interpreting marriage. The unique integration of cost and reward, both in relation to partners and in the spiritual connection with God, sets *ta'aruf* marriages apart from other models. Additionally, the research suggests that conflict can be viewed as both an interpersonal cost and a spiritual reward, offering insights into how couples navigate marital challenges within a religious framework. However, limitations such as a homogeneous sample and cross-sectional methodology restrict the generalizability of the findings. Future research is encouraged to include diverse couples and adopt a longitudinal approach to enhance understanding of marital satisfaction dynamics across different life phases, ultimately contributing to the development of harmonious and sustainable marriages.

REFERENCES

Asyari, S., & Abid, M. H. (2016). Expanding the Indonesian Tarbiyah Movement through Ta‘āruf and Marriage. *Al-Jami’ah: Journal of Islamic Studies*, *54*(2), 337. https://doi.org/10.14421/ajis.2016.542.337-368

Bradbury, T. N., Fincham, F. D., & Beach, S. R. H. (2000). Research on the nature and determinants of marital satisfaction: A decade in review. *Journal of Marriage and Family*, *62*(4). https://doi.org/10.1111/j.1741-3737.2000.00964.x

Çetinkaya, S. K., & Gençdoğan, B. (2017). The relationship between marital quality, attitudes towards gender roles and life satisfaction among the married individuals. *Psychology, Society, & Education*, *6*(2). https://doi.org/10.25115/psye.v6i2.511

Dewi, N. R., & Sudhana, H. (2013). Hubungan Antara Komunikasi Interpersonal Pasutri dengan Keharmonisan dalam Pernikahan. *Jurnal Psikologi Udayana*, *1*(1). https://doi.org/10.24843/jpu.2013.v01.i01.p03

Fathoni, M. N., & Hidayah, A. (2023). The Concept of Ta’aruf And Its Impact After Marriage: Case Study at the Taklim Council of Kasypul Anwar, Indonesia. *Alfiqh Islamic Law Review Journal*, *2*(1).

Galuh, S., & Zarkasi, I. R. (2017). Communication in Intercultural Marriage : The Application of Social Penetration Theory among Couples Preceded by Ta ’ aruf. *10Th Biennial Convention of the Pacific and Asian Communication Association*, *June*.

Ghimire, D. J., Axinn, W. G., Yabiku, S. T., & Thornton, A. (2006). Social change, premarital nonfamily experience, and spouse choice in an arranged marriage society. *American Journal of Sociology*, *111*(4). https://doi.org/10.1086/498468

Harita, A. N. W., & Suryanto. (2020). Bagaimana Pasangan Ta'Aruf Mencapai Kepuasan Pernikahan?: Studi Kasus Interaksi Struktur Vs Agency. *Prosiding Seminar Nasional 2020 Fakultas Psikologi Umby*.

Jackson-Dwyer, D. (2014). *Interpersonal relationships*. Routledge.

Karney, B. R., & Bradbury, T. N. (1995). The longitudinal course of marital quality and stability: A review of theory, method, and research. *Psychological Bulletin*, *118*(1). https://doi.org/10.1037/0033-2909.118.1.3

Levinger, G. (1965). Marital Cohesiveness and Dissolution: An Integrative Review. *Journal of Marriage and the Family*, *27*(1). https://doi.org/10.2307/349801

Myers, J. E., Madathil, J., & Tingle, L. R. (2005). Marriage satisfaction and wellness in India and the United States: A preliminary comparison of arranged marriages and marriages of choice. *Journal of Counseling and Development*, *83*(2). https://doi.org/10.1002/j.1556-6678.2005.tb00595.x

Nakonezny, P. A., & Denton, W. H. (2008). Marital relationships: A social exchange theory perspective. *American Journal of Family Therapy*, *36*(5). https://doi.org/10.1080/01926180701647264

Rahmananda, R., Adiyanti, M. G., & Sari, E. P. (2022). Kepuasan Pernikahan pada Istri Generasi Milenial di Sepuluh Tahun Awal Pernikahan. *Jurnal Ilmu Keluarga Dan Konsumen*, *15*(2). https://doi.org/10.24156/jikk.2022.15.2.102

Ratnasari, Y. (2018). *Komitmen Triadi: Peran Religiusitas dalam Komitmen Perkawinan Pasangan Ta'aruf* [Doctoral Dissertation]. Universitas Indonesia.

Rosita, K., & Indriana, Y. (2014). PENGALAMAN SUBJEKTIF ISTRI YANG MENIKAH DENGAN PROSES TAARUF. *Jurnal EMPATI*, *3*(4). https://doi.org/10.14710/empati.2014.7592

Safei, A. A., Athoillah, M. A., & Purnamawati, N. W. (2020). The organic relationship between concepts of the individual, family, and community: A sociological description based on Islamic views. *Journal of Critical Reviews*, *7*(5). https://doi.org/10.31838/jcr.07.05.110

Safitri, S., & Ratnasari, Y. (2019). Comparison of marital satisfaction by couples types in arranged (ta'aruf) married couples. *HUMANITAS: Indonesian Psychological Journal*, *16*(2). https://doi.org/10.26555/humanitas.v16i2.12136

Sakinah, F., & Kinanth, M. R. (2018). PENGUNGKAPAN DIRI DAN KEPUASAN PERNIKAHAN PADA INDIVIDU YANG MENIKAH MELALUI PROSES TA'ARUF. *Jurnal Psikologi Integratif*, *6*(1). https://doi.org/10.14421/jpsi.v6i1.1466

Solihah, S. D. M., & Maulina, I. (2023). The Ethics of Relationship in the Ta'aruf Period in the Digital Age: The Perspective of Qira'ah Mubadalah on WhatsApp Application Users. *International Conference on Islamic Studies (ICIS)*, *1*.

Spanier, G. B., & Lewis, R. A. (1980). Marital Quality: A Review of the Seventies. *Journal of Marriage and the Family*, *42*(4). https://doi.org/10.2307/351827

Thibaut, J. W., & Kelley, H. H. (2017). The social psychology of groups. In *The Social Psychology of Groups*. John Wiley & Sons, Inc. https://doi.org/10.4324/9781315135007